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acebook it!

Junk food in disguise?

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PRODUCT TESTS

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+ Next G phones
+ Ceiling fans
+ Colour laser MFPs
+ Mobile operating systems
+ Kettles
+ Stereos
+ Indoor paint

Big switch, bigger mag

A bigger, better quality magazine for CHOICE members as the Big Bank Switch changes gear

As I write, registrations for the CHOICE Big Bank Switch have just closed, with 40,306 people signing up.

It's now up to One Big Switch to source the best possible offers for the group and send them through to everyone who registered. There's no obligation for anyone to accept an offer – though I hope many will use them to negotiate a better deal with their own bank!

The popularity of the CHOICE Big Bank Switch shows how many consumers are looking for new ways to realign their relationship with banks and other big suppliers. However, a vocal minority felt that CHOICE was jumping into bed with the banking sector. In fact, nothing could be further from the truth. The very reason we supported this market intervention is because we don't believe there is enough competition in the mortgage market, and we hope group switching will help change that.

CHOICE is committed to transparency in everything we do, which is why we've made it clear that we will receive a flat, fixed-rate fee from One Big Switch for each switch made.

The intention is that the fixed fee pays for the cost of the campaign, freeing up our funds to invest in more independent research and analysis for Australian consumers. We will fully disclose the revenue CHOICE receives as part of this initiative.

The magazine you're holding is a good example of how we're investing in value for our members. From this issue, we'll produce an extra eight pages and use higher-quality paper. This is part of our commitment to bring you more in-depth stories, product testing and research each month.

In this bumper issue we have a terrific story looking at online flight booking sites. Our journalist Sam Butler found that it's worthwhile shopping around – he managed to find a whopping $369 price difference in airfares to the same destination on the same day by searching different sites. Closer to home, we scrutinised 159 mueslis and found some facts and figures that will astound you. You'll certainly look a lot closer at your pack at breakfast tomorrow morning.

And finally, if you're on Twitter you can keep in touch with CHOICE at @choiceaustralia or follow me directly at @nickstacetweets. I'm looking forward to hearing your thoughts.

Nick Stace, CEO
Phone 1800 266 786
Email nick@choice.com.au

CHOICE. The People's Watchdog

CHOICE gives you the power to choose the very best goods and services, and avoid the worst. We pay full price for all the products we test, so we remain 100% independent. We don't take advertising and we don't accept freebies from industry. We're not a government body and our consumer publishing and advocacy is almost entirely funded by subscriptions to our magazines, **www.choice.com.au** and from other services we supply to benefit members and consumers. CHOICE product ratings are based on lab tests, expert assessments and consumer surveys. CHOICE staff also research a wide range of consumer services. They reveal the truth behind the facts and figures, and investigate the quality and the claims.

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04 Checkout
News, views and product sneak peeks

14 Your Say

16 Flight booking websites
You'll be surprised at the price differences between sites

20 Home reversion schemes
Equity release products are gaining ground in Australia

24 Postage prices
How prices stymie domestic business and are driving shoppers overseas

26 Online activism
Social media is now a vital part of a consumer's toolkit

30 ANCAP update
The latest info from the car safety testing gurus

32 Fertility vitamins
How vital are supplements to the health of your baby?

36 Muesli uncovered
There's a lot more in your bowl than you thought

40 Gluten-free food
Few people need it, so why is there so much of it around?

43 Combating dementia
We answer your most common questions

46 Ask the Experts

75 Index

76 Hard Word

Lab tests

48 Ceramic cooktops
Slick looks, but is their performance as smooth?

52 Kettles
From the whisper quiet to the frighteningly power hungry

55 Mini hi-fis
Truly good sound in a mini system doesn't come cheap

59 Multifunction colour laser printers
Everything in one box

62 Next G phones
How good are they?

65 Phone operating systems
They're a crucial part of your smartphone

67 Indoor paints
We cover them all

70 Ceiling fans
Cool your home for less

We make a mess on the latest ceramic hobs – see page 48

Fiona Mair plays with chocolate – all in the name of science, of course

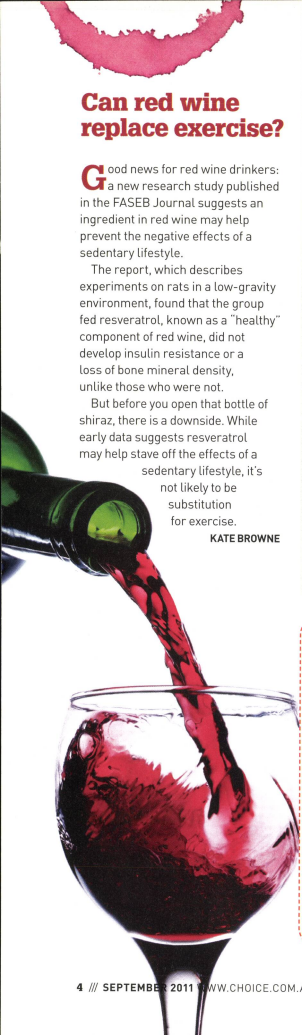
Can red wine replace exercise?

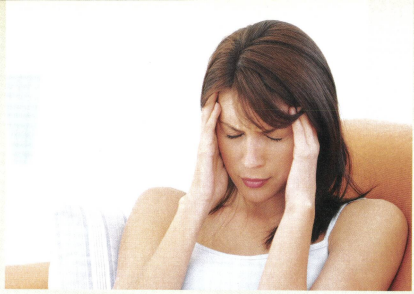
Good news for red wine drinkers: a new research study published in the FASEB Journal suggests an ingredient in red wine may help prevent the negative effects of a sedentary lifestyle.

The report, which describes experiments on rats in a low-gravity environment, found that the group fed resveratrol, known as a "healthy" component of red wine, did not develop insulin resistance or a loss of bone mineral density, unlike those who were not.

But before you open that bottle of shiraz, there is a downside. While early data suggests resveratrol may help stave off the effects of a sedentary lifestyle, it's not likely to be substitution for exercise.

KATE BROWNE





High dose pain relief

The recommended dosage of one of the mostly widely used active ingredients in pain relievers, paracetamol, is being slashed in the UK and US, but the Therapeutic Goods Administration (TGA) decided last month that Australia will be going its own way.

The concern in the US is that a paracetamol overdose can lead to liver damage, but the TGA says labelling and packaging requirements are clear enough to prevent consumers from taking too much.

The move was instigated in the US by a private company, McNeil Consumer Healthcare, which changed the maximum dosage of its paracetamol 500mg Tylenol products from 4000mg to 3000mg per day. Meanwhile, the UK's Medicines and Healthcare products Regulatory Agency says it will bring in narrower age ranges for children's recommended doses by the end of the year.

ANDY KOLLMORGEN

Universal 3D glasses on the way

Enthusiasts of 3D televisions have long maligned the lack of truly universal glasses. A new partnership between Samsung, Sony, Panasonic and XPAND 3D may change this.

The companies have announced their decision to collaborate on the development of a new technology standard called the Full HD 3D Glasses Initiative. They hope to standardise glasses that can be used with televisions, computers, projectors and 3D theatres.

Development begins this month and the glasses will be on the market from 2012. They should be backward-compatible with 2011 3D-active TVs.

"Through this alliance, we all look forward to addressing critical industry issues to enable a better consumer experience across products," says Jun Yonemitsu, deputy senior general manager, Home Entertainment Development Division, Sony Corporation.

ZOYA SHEFTALOVICH

NSW eateries hygiene trial

The New South Wales Food Authority has announced a year-long voluntary Scores on Doors restaurant hygiene rating trial.

Local councils assign participating restaurants a rating of between one and five stars based on food safety inspection scores. Restaurants with between three and five stars can post the score on their doors. But consumers have no way of knowing whether a restaurant without a certificate has unsatisfactory food hygiene practices or hasn't participated in the program.

CHOICE has been campaigning for a nationally consistent rating scheme, and earlier this year recognised Canada Bay Council as the best restaurant hygiene scheme in Australia (see *CHOICE* April 2011). We want to see a mandatory scheme at the end of the NSW trial, and call on all state and territory governments to work together on a national scheme. **ANGELA McDOUGALL**

Serve sizes "unrealistic" in the US

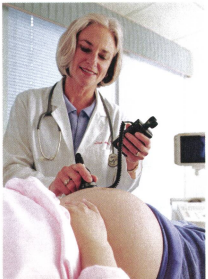
US consumer group The Centre for Science in the Public Interest (CSPI) is urging the Food and Drug Administration (FDA) to revise its serving size regulations, saying the declared serving sizes are much smaller than actual serving sizes. According to the CSPI, labels for canned soup, ice cream and aerosol cooking sprays in particular understate the kilojoules, sodium and saturated fat consumers are likely to get from these products, since they're out of date and often unrealistic.

FDA regulations specify standard serving sizes for various foods so consumers can compare different brands, but these are based on data collected in the 1970s and don't always reflect today's consumption. A dainty "standard" half-cup serve of Häagen-Dazs vanilla ice cream, for instance, would provide 10g of saturated fat, but a more realistic serving has you eating a full day's worth of saturated fat.

Serve size labelling in both the US and Australia is currently under review as part of a broader revision of food labels. For more information on this and our demands for food labelling, go to choice.com.au/foodlabels. **RACHEL CLEMONS**

Distance no barrier to medical consultation

People in remote, regional and outer metropolitan areas of Australia now have access to telehealth, an initiative allowing patients to have video consultations with a range of medical specialists. This will provide patients easier access to specialists, without the time and expense involved in travelling to major cities.



Part of the Connecting Health Services with the Future: Modernising Medicare by Providing Rebates for Online Consultations initiative, Medicare and DVA rebates will be provided for telehealth services as well as financial incentives for practitioners to encourage their uptake. See mbsonline.gov.au/telehealth.

KARINA BRAY

WA solar scheme snuffed

The WA solar feed-in tariff scheme has been suspended. Feed-in tariff payments will continue for those already on the scheme for the remainder of their subsidy period. According to Peter Collier, Minister for Energy, Training and Workforce Development, and Indigenous Affairs, Synergy and Horizon Power will continue buying excess electricity fed into the grid from all residential systems under the Renewable Energy Buyback Scheme.

ZOYA SHEFTALOVICH

ISTOCK PHOTO

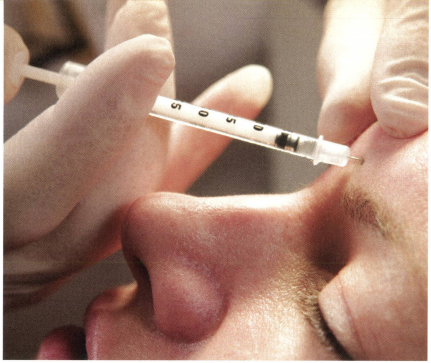
Flow-on fees

EFTPOS (EPAL Australia) is introducing a game-changer next month that could disadvantage smaller merchants. A new interchange pay regime will impose a five cent fee on merchants' banks for EFTPOS transactions over $15. Some say this will end up pushing up the price of everyday goods if the banks don't pick up the tab. It's a watershed moment, because card-issuing banks have paid the merchant's bank since the beginning of EFTPOS.

EFTPOS says the revenue drive will fund an upgrade to its card system to keep pace with the likes of Visa and MasterCard, but Ben Kearney, National Policy Manager of the Australian Newsagents Federation, told CHOICE smaller merchants are getting caught in the middle.

"[Small] retailers will have difficulty negotiating with their bank to get them to absorb the interchange fee, and merchants could now suffer a significant competitive disadvantage compared to Woolworths and Coles," he says. "They are likely to be exempted [from any fees that banks pass on to merchants] as they have bilateral agreements with the big issuing banks. And, they are members of EPAL." **ANDY KOLLMORGEN**

> "Small retailers will have difficulty negotiating with their bank to get them to absorb the interchange fee, and merchants could now suffer a significant competitive disadvantage compared to Woolworths and Coles"



Beauty bargains not advised

The Cosmetic Physicians Society of Australasia (CPSA) is warning shoppers against buying discounted cosmetic procedures, including microdermabrasion, IPL/laser treatments and even anti-wrinkle injections from group-buying and coupon websites.

CPSA President Dr Gabrielle Caswell says the promotion of discounted cosmetic procedures raises legal and ethical issues. "To take advantage of these deals, people are required to pay for a medical procedure prior to a face -to-face consultation that would determine whether the treatment was appropriate for the individual."

The CPSA says a number of advertisers on group buying websites are continuing to ignore the TGA's regulations by advertising anti-wrinkle injections such as Botox, which are prescription-only medicine, directly to consumers.

Group-buying sites LivingSocial and Jump On It have recently run offers of anti-wrinkle injections for members. Caswell says people must consider cosmetic medicine as a health service, and anyone seeking a cosmetic medical procedure should see a qualified doctor. **KATE BROWNE**

'Gluten-free' growth

Good news for coeliacs and others who need to avoid gluten in food. The gluten-free grocery sector in the UK is set to grow by almost 10% between 2011 and 2015, says market research group Euromonitor, reflecting a similar trend in this product category in Australia (see page 40 for more).

And in the US, gluten-free labelling should soon become more stringent, with the Food and Drug Administration proposing that foods bearing the claim contain less than 20 parts per million gluten. In Australia, foods labelled gluten-free must contain no detectable gluten. **RACHEL CLEMONS**

ISTOCK PHOTO/BREVILLE

BREAKING NEWS

Power down

One of Australia's largest power suppliers has announced that demand for its electricity by regular NSW households has fallen by two percent each year for the past four years. Ausgrid says this historic drop is the first since the 1950s, and is due to a combination of introducing BASIX, replacing electric hot water with more efficient systems and the rise in power bills. Log on to choice.com.au/10percent to join our campaign to help Aussie businesses and homes reduce their energy and fuel use by at least 10 percent.

Fee restructure

After reporting in June 2010 that deposit account penalty fees had dropped from $516 million in 2008 to $476 million in 2009, the RBA recently issued an adjustment stating fees actually dropped from $701 million to $688 million over that period. The adjustment was necessary in part because banks counted exception fees as loans. The good news is that the 2010 figure is just $293 million – for now.

Project: future

Over the next two months we'll be undertaking a new project to help us provide the CHOICE you want; now and into the future. You may hear from specialist organisations Cultureplay or Replenish, who are helping us recruit participants and conduct in-depth discussions with members as well as the wider community about CHOICE. If you have any questions contact us at consumerinsights@choice.com.au.

Slow or under pressure? Or both?

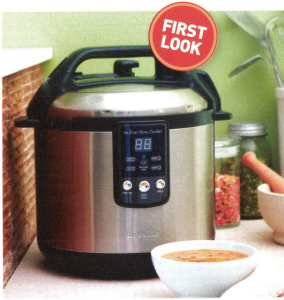
Pressure cookers and slow cookers are handy time-saving appliances. With a slow cooker you can prepare your meal in the morning so it's ready when you get home at night, while a pressure cooker uses a small amount of liquid with a sealed lid that retains steam and builds pressure to cook your meal extra fast.

The Breville Fast Slow Cooker offers the best of both worlds. Not only does it double as a slow cooker and pressure cooker, you can also use it to sauté, sear and as a steamer as well.

The Fast Slow Cooker comes with a stainless steel steaming basket and trivet, a rice measuring cup, serving spoon and heat-resistant spatula. With a six-litre capacity, it can serve a big family, but is a large appliance that can be tricky to store.

Our home economist, Fiona Mair, tested each function and was impressed by its performance. She cooked lamb shanks and chilli beef in the slow cooker, and the pressure cooker, and rice and steamed corn cobs in the pressure cooker. The lamb shanks were excellent in both modes – the meat was perfectly tender, and although the sauce was slightly watery it was full of flavour. The chilli beef was also excellent in the pressure cooker, but in the slow cooker the meat and beans were a little undercooked. Instructions say to cook the rice in the pressure cooker for four minutes, but Fiona found it slightly undercooked. Steaming the corn cob took longer than most other cooking methods but produced an excellent result.

The fast slow cooker is simple to use, with touch controls and a clear digital display. It's straightforward to assemble and the safety lid is simple to lock and unlock. Cleaning is fairly easy as the non-stick bowl is dishwasher-safe (though hand-washing is recommended), but the stainless steel exterior will require extra attention and cleaning around the lid can be fiddly.



There are some safety concerns, especially when using the pressure cooking function. Once cooking is complete you'll need to release steam before opening the lid, so use a towel to avoid burning your hand. Also, the cooking bowl has no handles and so can be difficult to remove when hot.

CHOICE VERDICT

This appliance is ideal if you're pressed for time, and is very reasonably priced. Recipes can be adjusted to suit its styles of cooking, and while it may take some trial and error, the comprehensive instructions provided with the unit offer a guide for conventional cooking time conversion.

REBECCA GATTO

BREVILLE THE FAST SLOW COOKER BPR200
PRICE $200
CONTACT www.breville.com.au
★★★★½

SensaSlim court case collapses

SensaSlim's defamation case against Dr Ken Harvey has been struck out of court and costs awarded (see *CHOICE*, August 2011). This seems to be a pyrrhic victory, as SensaSlim's liquidator has said they have no money to pay up. But in a surprise move, Peter O'Brien, SensaSlim's director, has filed a new defamation claim in the Queensland Supreme Court for $1,075,000. The ACCC has launched contempt of court proceedings against O'Brien, alleging he authored or authorised a communication sent to SensaSlim Australia franchisees that had a "tendency to interfere with the administration of justice".

KARINA BRAY

Deflected claims

A recent Australian Securities and Investments Commission (ASIC) report about insurance claims lodged in 2009 suggests some were withdrawn on the recommendation of the insurer. In the case of the Queensland floods, this is consistent with what CHOICE has heard from Queensland Legal Aid.

As the claims started to mount, some policyholders were told via the internal dispute resolution process – that is visits or calls to the insurer's customer service staff – that they had no chance of getting a payout, according to Queensland Legal Aid lawyer Catherine Uhr.

The ASIC report says "it is not possible to reach any firm conclusions regarding the reasons why and the circumstances in which claims are withdrawn", but adds there may be circumstances "in which the insurer effectively initiates the withdrawal – for example, by advising the policyholder that their policy is unlikely to cover the notified incident". **ANDY KOLLMORGEN**

Shaky salt findings

Recent well-publicised reports have suggested that salt actually isn't as bad for you as health pundits make out. A recent study, published in the *Journal of the American Medical Association*, concluded low-salt diets do not prevent high blood pressure or increase the risk of death from heart attack or stroke.

But the study, which contradicts a body of evidence showing high sodium consumption is dangerous, has been criticised by leading medical authorities for being too small and the subjects too young (they were in their 40s, and the public health advice to minimise salt consumption remains.

Professor Bruce Neal, senior director of The George Institute for Global Health, took the Australian government to task for its inaction on salt levels in processed foods in a recent edition of the *Australian Medical Journal*. He's urged the government to set and enforce salt targets for foods based on overseas models, which have shown a reduction in population blood pressure, coronary heart disease and stroke mortality.

KARINA BRAY

Soy and menopause

The concept of using soy extracts to relieve menopause symptoms came about after it was observed that Asian women, who typically eat a lot of soy, don't experience the same discomfort from menopause symptoms as Western women.

Results from clinical trials were equivocal: about half had evidence they helped, and half did not. The differences in results couldn't be explained by the quality of studies, the dose or severity of symptoms.

A large, high-quality study funded by the US National Institutes of Health and published in the *Archives of Internal Medicine* claims to have put the doubts to rest. After two years of taking the supplements, bone density in the hip and spine was similar to that of the placebo group, and other menopausal symptoms such as night sweats, insomnia, loss of libido or vaginal dryness were also similar. Hot flushes actually increased for the soy group.

KARINA BRAY

Do not disturb

If you're being bothered by junk mail addressed to you, you can opt to register with the Australian Direct Marketing Association's (ADMA) Do Not Mail Service. Registering will reduce unsolicited mail from ADMA members, but won't stop mail from companies of which you are a customer, mail sent to business addresses, or brochures or flyers. Register at adma.com.au/consumer-help/do-not-mail.

The Australian Digital Advertising Alliance, of which ADMA is a member, also recently launched best practice guidelines for online behavioural advertising (OBA). OBA uses browser cookies to determine the interests of individual web users, and delivers advertising it deems relevant.

"The key aim of the guidelines is to build confidence and understanding in OBA and to ensure that in conjunction with existing Australian privacy law, individual choices are safeguarded when using OBA data," says ADMA. For more information, visit youronlinechoices.com.au.

ZOYA SHEFTALOVICH

Closing country of origin food labelling loopholes

Australia's food regulator has called for submissions on a proposal to extend mandatory country of origin labelling to unpackaged beef, sheep and chicken meat. Current regulations require this information to be provided on all packaged food, but only unpackaged pork, fish, fruit and vegetables must be labelled.

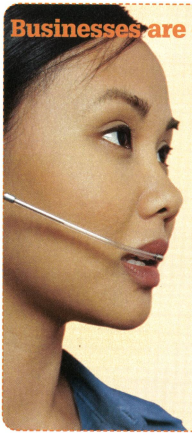
CHOICE will launch a campaign to reform Australia's food labelling laws in response to the promising recommendations from the Review of Food Labelling Law and Policy.

Country of origin labelling will be a key issue, alongside our continued calls to better regulate health claims and introduce front of pack nutritional information. For more, see next month's magazine or choice.com.au/foodlabels.

ANGELA McDOUGALL

ISTOCKPHOTO

Businesses are consumers too



Victorian small business owners will now be able to receive advice and information from Consumer Affairs Victoria (CAV), following the launch of the Small Business InfoLine.

"This new information line is all about ensuring small businesses have a place to go to get the information they need about their rights and obligations under the Australian Consumer Law," says Victorian Consumer Affairs Minister Michael O'Brien.

The InfoLine will provide information on consumer rights when something goes wrong with a product or service, as well as assistance in dispute resolution with other businesses. It can be reached by phone on 1300 098 631 or email at smallbusiness@justice.vic.gov.au.

ZOYA SHEFTALOVICH

Tick for Aldi

Aldi has announced a reformulation of a range of its private label products to meet the Heart Foundation's Tick criteria.

The Tick program limits saturated fat, salt and energy content in foods while recognising healthier nutrients such as fibre and calcium. But it ignores sugars and is comparative, meaning a meat pie may get a tick simply because it is healthier than other meat pies, not because it's objectively healthy.

The Tick is a useful tool and CHOICE welcomes Aldi's commitment to reformulation. However, we believe traffic light labelling would provide consumers with more comprehensive information at a glance. See our muesli review on page 36 for an example of how the traffic light system works.

ANGELA McDOUGALL

Total recall

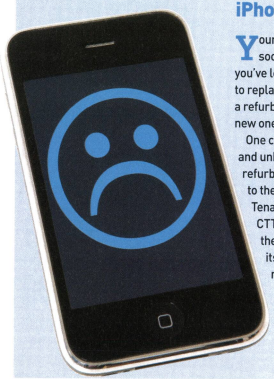
The mandatory reporting product safety requirement under the new Australian Consumer Law has paid off, with the ACCC announcing that 40 products have been recalled as a result in the first half of the year.

Under the requirement, businesses must notify the ACCC within two days of becoming aware that their product may have caused serious injury, illness or death.

"Mandatory reporting has resulted in a significant improvement in product safety, with the removal of unsafe products from the marketplace," ACCC deputy chair Peter Kell said.

"[But] as the majority of these reports have come from large organisations, the ACCC is concerned that small and medium-sized enterprises may not yet be fulfilling their mandatory requirements."

ZOYA SHEFTALOVICH



iPhone blues

Your new iPhone stops working soon after you buy it even though you've looked after it. Apple offers to replace the phone, but gives you a refurbished iPhone rather than a new one. Can they do that?

One consumer experienced this, and unhappy with the offer of a refurbished iPhone took Apple to the Consumer, Trade and Tenancy Tribunal in NSW. The CTTT ordered Apple to replace the iPhone with a new one from its normal retail stock if a manufacturing or hardware fault was to blame. While this result was a one-off, it's certainly a step in the right direction.

KATRINA LEE

Clearer accounting

So-called wrap accounts bring your investments under a central manager and have been around for a while. Now, one firm is taking a pre-emptive approach to changes in the political winds.

"Given the direction of government reforms and recent announcements from various industry bodies, we believe it's timely for the industry to re-think fees at every level," says simpleWRAP director Krystyna Weston. The firm says it's the first in Australia to charge a flat fee regardless of how much money you have in your account, one of the central planks of CHOICE's position on the government's Future of Financial Advice reforms.

While we can't endorse or recommend the firm, we do applaud their pricing model. **ANDY KOLLMORGEN**

I say

Okay, I'll admit it: I'm a *MasterChef* fan. I don't know what the allure is; maybe it's the thrill of the competition or watching clumsy amateurs transform into cool-headed professionals. More likely it's the joy of sitting on the couch eating takeaway and criticising other people's cooking.

Whatever it is, I recently tuned in faithfully on a Sunday night to watch the contestants cook their way down to a winner. With the kids in bed and a glass of wine in my hand, I switched on at the usual time of 7.30pm only to find another show on instead. It turns out the finale had been split in two, with the first part screened earlier than usual at 6.30, followed by an hour of *The Renovators* before a *MasterChef* crescendo at 8.30.

Great. I wanted to watch people cook, but Network Ten wanted me to watch a bunch of other people build a brick wall instead. I wasn't happy.

Ten's attempt to get *MasterChef* viewers watching their new show had a far from positive effect. Social media sites went into meltdown, with cranky fans complaining about the changes. Some missed the first part because of the early start; parents had disappointed children who couldn't stay awake to see the end, and then there were the hordes of viewers who felt completely manipulated.

In these days of downloads, pay TV, gaming and social media, consumers have plenty of entertainment options. At the same time, free-to-air channels seem desperate to keep viewers tuned in. Most networks use tactics such as last-minute program changes and delayed start times. Some get even more creative.

Seven recently condensed the end credits of top-rating series *Downton Abbey* into a tiny font at the bottom of the screen, while starting the next show with no clear indication the first had ended. Confused viewers were transported from Edwardian England into a modern-day USA without warning. Clever programming, or just another way to irritate the audience?

Of course, with access to digital TV and recorders it's not hard to dodge these tactics, but plenty of viewers still don't like being played. These days, audiences no longer sit down in front of the box and watch whatever the channels decide to put on – and if viewers feel they're being taken for granted they might just switch off for good.

I don't know if I'll be watching the next series of *MasterChef*.

KATE BROWNE

Member spotlight

Maria Pia Franze from Victoria first joined CHOICE in 1989. Maria re-joined two years ago.

Why did you join CHOICE?
Because I want the best things in life, and I want true knowledge. I also love learning new facts about foods or products. For me, knowledge is power! CHOICE has done all the hard work in researching and testing products for me, and has a great reputation for being unbiased and honest.

Have you made any CHOICE recommended purchases?
My very first CHOICE buy was the sorbolene cream. I recall back then that you didn't need to spend a lot to get the same ingredients in many creams, so I started purchasing $5 sorbolene instead of the $30–$40 ones. My most recent purchase was an LG 8.5kg front loader washing machine. I have converted from top loader to front loader with the assistance of CHOICE. Great decision! I even watched the online talk on top loaders versus front loaders.

So do you recommend products to family and friends?
I love to shop for anything or for anyone, so as soon as I know someone requires an item, I'll inform them of what they need after turning to CHOICE.

What is your favourite holiday destination?
Recently I discovered heaven – Koh Samui, Thailand. It's so peaceful, the people are pleasant, the beaches are clean, there's consistent weather and restaurants on the sand at night.

What CHOICE campaigns have you found to be the most important to you?
I am very much into nutrition and enjoy when CHOICE discovers the hidden or misleading information on food. I recall one story on Savoy biscuits. Normal Savoy had no sugar, the Light Savoy had heaps!

Finally, what product would you like to see CHOICE put to the test?
Anti-wrinkle face cream, mascara, lipstick and foundation – products we put on our face. Continue with food too, I loved the olive oil story!

If you would like to be in our next Member Spotlight, please email your details to inthespotlight@choice.com.au

CHOICE investigates

Have you bought a product that doesn't do what it should? Do you suspect there's a safety issue with an item? Maybe you've seen dodgy labelling claims, or you're concerned that a salesperson is actually a scammer? Email us as much information as possible at **tipoffs@choice.com.au** so we can investigate and report our findings to CHOICE members.

eBay fee increase

It used to be the destination of choice for casual selling of pre-loved goods, but eBay Australia has announced plans to raise fees on some auction listings, mainly affecting casual sellers.

The move sees Australia's biggest online store and winner of the People's CHOICE Award for best online retailer reposition itself as a seller of new and fixed-price goods, which it says is now the most popular format on the site.

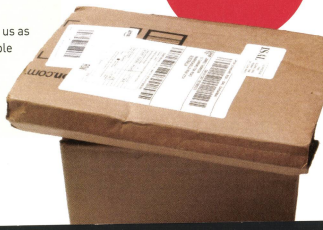
For one-off auction sellers the good news is insertion fees will be scrapped for the first 30 items listed per month. The downside is final value fees will jump from 5.25% to 7.9% – potentially a hefty price on high-value items.

The new fee structure will run on a trial basis from 22 September but will probably become permanent. Whether sellers vote with their feet and head to newer players such as SOCexchange.com, Quicksales.com.au, or the eBay owned Gumtree.com.au, remains to be seen.

KATE BROWNE

5.25%
eBay's current final value fee

7.9%
eBay's new final value fee

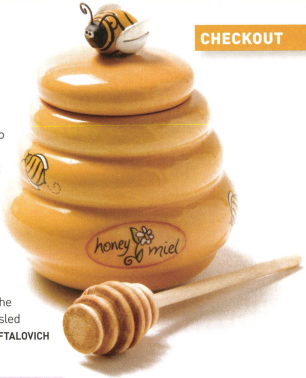


Not so sweet claims

Aldi and Spring Gully Foods are in hot water over misleading claims about the composition of Aldi's Just Organic honey.

Between January 2008 and mid-2010 the product was labelled as "made with honey produced" or "produced" on Kangaroo Island, home to the last pure population of the Ligurian honeybee in the world. But with the exception of one batch, the honey was only 0.84% to 50.07% Kangaroo Island honey. When the label was changed in mid-2010 to late-2010, it stated it was a blend of Australian organic certified honey and honey "produced on Kangaroo Island", even though it only contained between 0.076% and 10.13% Kangaroo Island honey.

Aldi and Spring Gully Foods have accepted that the labels are likely to have misled consumers. **ZOYA SHEFTALOVICH**



NZ milk inquiry goes ahead

The New Zealand Commerce Commission has reported that there was little or no competition in the supply of milk in that country. Now the government has announced an inquiry will be held into the price of milk from farm gate to retailer and will discuss the improvement of regulations.

ZOYA SHEFTALOVICH

Facebook fever can get you fired

Fair Work Australia (FWA) has ruled that an employer was within his rights to fire a staff member over a threatening Facebook status update.

The worker was angry at not receiving correct payment and wrote an expletive-filled rant, viewable only by his 70 Facebook friends, some of whom were co-workers.

The decision underlined the changing nature of the work and private life divide. "Common sense would dictate that one could not write and therefore publish insulting and threatening comments about another employee in the manner in which this occurred... The fact that the comments were made on the applicant's home computer, out of work hours, does not make any difference... the separation between home and work is now less pronounced than it once used to be," FWA ruled. **ZOYA SHEFTALOVICH**

Pill warning

The TGA has issued a warning that women on contraceptive pills marketed in Australia as Yasmin and Yaz are more likely to develop potentially life-threatening blood clots.

The warning comes after the *British Medical Journal* published two reports suggesting women taking this pill are two to three times more likely to suffer a blood clot than women using other oral contraceptives. While the reports say the risk is greater, it's still very small. The TGA says all contraceptives pose a small risk and currently there are no plans to remove or restrict the sale of these pills.

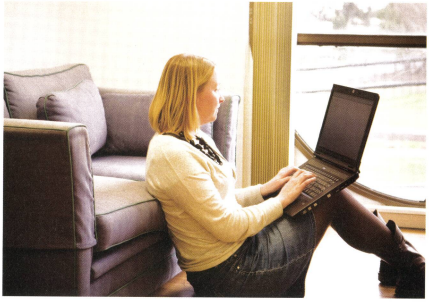
KATE BROWNE

Get social...

Join us on Facebook and Twitter for fun competitions and updates on the products we're testing.

Your Say

We want to hear from you. If your experience is not good, then you can help other CHOICE members avoid scams and rip-offs. If you've had a great response to a complaint you've taken to a manufacturer or retailer, our members want to know about that too! Email us at yoursay@choice.com.au or write to Your Say, CHOICE, 57 Carrington Road, Marrickville, NSW 2204. Letters may be edited for length and clarity.



Shopping abroad

Recently, I bought a designer LED table lamp online, which cost me a total of $580, including $60 delivery from Estonia and $12 for an adapter. A local Canberra retailer quoted me $970 for the same lamp, but a Sydney store took the cake with $1002 plus $200 delivery. Delivery time was another point in the online store's favour. Both Australian stores told me the lamp would take at least three months to order in, whereas my lamp arrived in two months, despite delays.

While buying locally generally means an easier return if an item is defective and greater confidence you'll receive the goods or your money back, I clearly got a better deal this time by buying online.

Angela Mackenzie, North Lyneham, ACT

CHOICE SAYS *With a Productivity Commission inquiry under way and a continuing stream of consumer feedback to CHOICE about high prices, it seems change is in the air. Many retailers are being forced to raise their game as the rate of offshore buying increases. CHOICE is a firm believer in supporting local retail as long as it offers Aussies a fair deal.*

Sneaky bank fees

Here's something that frustrates the heck out of me. I have a credit card with a major Australian bank, and when I

Thumbs

Allan Maher of Churchlands, WA, was blown away this winter by a princely gesture from a sunglasses maker. He scratched a lens on his 12-year-old Bollé sunnies and mailed them in at the company's request. Although the model had been discontinued, Bollé came back with a new lens and a note saying they'd processed it as a goodwill gesture.

Bill Burgess of Altona, Vic, was recently caught in a maze of quotes after receiving his renewal notice from Apia Insurance. The initial quote was $544.72 per annum for a car valued at $2800. He jumped online and got a quote fromz Bingle – $337.59 for $3500 of coverage. He went back to Apia, who offered $592.68 for $3500 of cover. He then plugged the same car info into the Bingle website using his next door neighbours' addresses and ended up with two different quotes. Things got more confusing when he realised Bingle and Apia are both underwritten by AAMI. Apia got back to Bill some weeks after he contacted them, but could not explain the variation in premiums for the same car and owner.

Barbara Note's (Wentworth Falls, NSW) Sunbeam electric blanket died two days after the expiry of a three-year warranty. A call to Sunbeam resulted in a replacement control unit being couriered four days later – no charge, no questions asked.

look at my online statement all I see are debits, credits and a final outstanding balance. There is no running balance, so I have no way of reconciling the outstanding balance with the fees or the interest I'm charged – I'm forced to take the bank's word for it.

I wrote to the bank with a suggestion to include a running balance on the statement and was told they'd look into it in their next upgrade. In other words, I was fobbed off. They must have this data on their system (otherwise it would be impossible to calculate the final balance or the interest) and it would not be hard for any IT programmer to make it viewable on the online statement. I own an IT company myself, so I know this wouldn't take more than five minutes.

Leith Thomas, Wollongong, NSW

CHOICE SAYS *We agree that banks owe it to customers to provide clear and complete easy-to-read statements, including transparency on fees and how interest is calculated. Consumers have been asked to take the bank's word for it for too long. Perhaps the most telling recent example came about when the big four banks raised mortgage interest rates well above the cash rate in November last year, citing the continuing high cost of offshore funding. An RBA report released shortly after indicated that the cost of funding had returned to pre-GFC levels well before the November hike.*

Our ongoing Better Banking campaign (choice.com.au/betterbanking) has targeted these and other issues and we'll continue to put pressure on financial institutions to engage transparently with customers.

Palm oil dissent

I believe your approach to palm oil is missing the big picture. The crop is not the problem, and demonising the oil won't necessarily save the habitat of endangered orang-utans (*CHOICE*, August 2011). The rainforest is not specifically cleared to make way for oil palms, but usually in order to sell the timber. If demand for palm oil is reduced, the price is likely to drop, which could mean further plantations. If the sale of palm oil becomes economically unviable due to boycott, the plantations will be replaced with less productive crops.

Stuart Burns, Richmond, NSW

CHOICE SAYS *While we accept there's a lack of certainty regarding the economics of palm oil in countries such as Malaysia and Indonesia, planting and harvesting of oil palms is implicated in the environmental damage recorded in those areas. On this basis we think mandatory labelling makes sense, because consumers could then make informed decisions about this important issue.*

LETTER OF THE MONTH

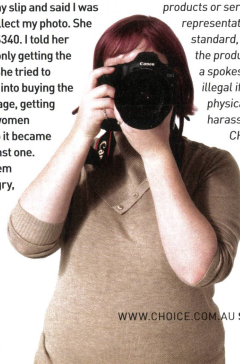
Shutter-bugged

I'm writing to let others know about the tactics used by some portrait photographers. I was at a shopping centre with two of my children and was told I could have their photos taken for entry into a competition, that I would get to keep a photo, and that it would only cost me $7. I agreed. The two girls who took the photos were pleasant and easy-going. They gave me a slip and said I could return a week later to collect the photo.

I received a phone call reminding me to collect the photo. When I found my photo slip, I saw it said I had a balance of $340 to pay for a photo package. I went in, determined only to get the $7 photo. Instead of the girls, there were three stern-looking older women. I gave one my slip and said I was there to collect my photo. She asked for $340. I told her that I was only getting the $7 photo. She tried to harass me into buying the $340 package, getting the other women involved so it became three against one. Despite them getting angry, I said if I couldn't get the $7 photo I wanted nothing. Reluctantly, one of the women cut out one of the smaller photos and passed it to me, then started cutting up all the other photos.

If it wasn't for my friend telling me a similar story a while ago, I'm pretty sure I would have been bullied into paying $340 for a photo package I didn't want in the first place.

Susan Mason, Sydney, NSW



CHOICE SAYS *New consumer law that came into effect at the beginning of this year takes particular aim at these sorts of pressure selling and bullying tactics. CHOICE contacted NSW Fair Trading for an update. "It's illegal for a trader to make misleading or deceptive claims about their products or services or make false representations about the standard, quality or value of the product or service offered," a spokesperson told us. "It's illegal if it involves using physical force, undue harassment or coercion."*

CHOICE contacted the photography company concerned a number of times for comment, but did not hear back from them by press time.

Seeing the sites

Don't assume the best-known flight comparison sites always offer the best prices, says **Sam Butler**.

NUTSHELL

- We surfed more than a dozen Australian flight comparison websites and found savings of up to $369 for flights leaving to and from the same destination on the same dates.
- Don't treat any site as a one-stop shop – even those that compare the greatest number of carriers won't necessarily quote the lowest price.

Your overseas holiday draws closer. You know your destination and the dates you want to travel, so now it's time to book your flights. But with so many airlines flying out of Australia – not to mention the growing number of flight booking and aggregator websites – where do you start?

CHOICE members often choose their airline according to which has the best service, schedule or frequent flyer scheme (see *CHOICE* April 2010). Others are happy to put their faith in a traditional travel agent to arrange their entire holiday for them, including the carrier. But for many members, price is the key and more and more people are going online to book their own flights, or to find quotes for traditional agents to match or beat.

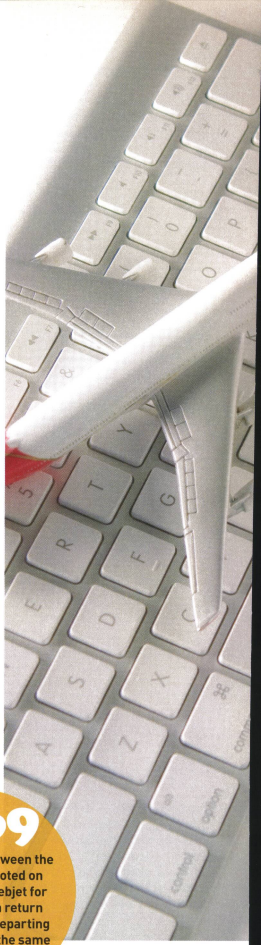
Using these sites to compare the quoted prices for international economy flights leaving and returning on the same dates to the same destination, we found a discrepancy of $369. So it's definitely worth spending a little extra time surfing and not just assuming the most popular sites will also automatically find the most competitive prices for you.

We checked out the flight comparison sites most commonly used by CHOICE members, looking in particular for the hidden fees and charges that separate the best from the rest.

What we found

Domestic flight comparison sites are useful for comparing the five major domestic carriers, but in most cases you'll be better off using them to compare, then going directly to the site of the airline with the lowest quoted price. That way, you'll avoid the steep fees sites such as Webjet charge (see Site Specifics, page 18).

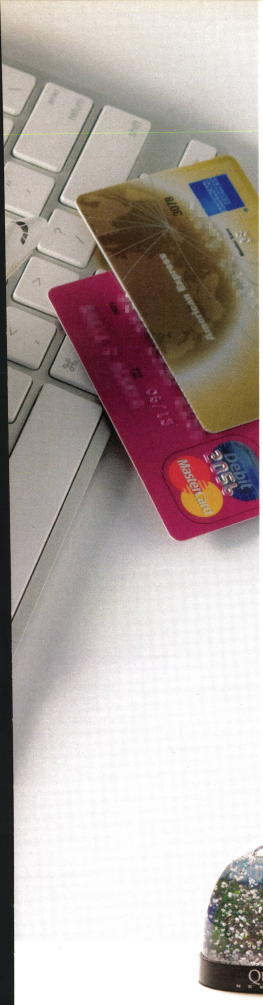
International flights are a different story. For these, we found savings of up to 25% – hundreds of dollars – by using the comparison sites not just to compare, but also to book. One flight offered by Jetabroad, for example, quoted a competitive Sydney–London return flight with two carriers – but when we checked those carriers' sites directly, we found the quoted price was either much higher or sold out. See Smart Surfing, opposite, for tips on how to bring up the best possible price when comparing sites. ▸



$1931
The lowest price on Best Flights for a Sydney – Heathrow return in economy during October 2011, departing Sydney

$1646
The lowest price on Best Flights for a Heathrow – Sydney economy return on the same date (different carriers), departing Heathrow

$369
The difference between the lowest prices quoted on Jetabroad and Webjet for Sydney – London return economy flights departing and returning on the same days (Jetabroad was the cheaper)



SMART SURFING

Plug in different combinations and permutations Picking the same carrier for both legs of your flight won't necessarily be the best value for money. Try selecting two one-way options and/or different airlines for each leg. And if the website doesn't allow you to check flight prices across a range of days, check each day manually around your ideal travel dates. It's a bit laborious, but can save you hundreds.

Check the airline sites directly too Sometimes, by using the comparison sites to find the cheapest flight and then going directly to that airline's website to book it in, you'll avoid those booking, amendment or cancellation fees. But we found some comparison sites still offer lower prices for certain flights than the airlines do on their own sites – same destinations and departure dates – even after you've added in all the extra fees. So again, exhaust all options before whipping out your credit card.

Have a flexible travel schedule Consider breaking up your journey with an overnight stay in an intermediate country, and then flying the next part of your journey with another carrier. You may have to use the money you save to pay for accommodation (or be prepared to spend a few hours in an airport), but you can make the overnight stay part of your overall travel experience.

Don't forget insurance Expedia's and Zuji's final quoted prices automatically include a basic travel insurance policy, which covers lost deposits and airline fees for cancellations. Check out www.choice.com.au/travelinsurance for our recommended policies covering more than 25 destinations.

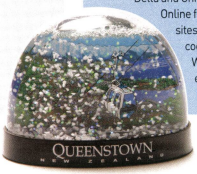
Check the codeshare

Many airlines codeshare with one another. This means the airline that operates the flight – providing the plane, crew and ground handling services – is different from the airline that sells the tickets.

Codes are often shared between members of the three major airline alliances: Star Alliance, which includes Singapore Airlines, Lufthansa, Air New Zealand and United Airlines; Oneworld (Qantas, Cathay Pacific and British Airways); and SkyTeam (AirFrance-KLM, Delta and China Southern).

Online flight comparison sites often bring up codeshare flights. We found, for example, a trans-Pacific flight that ostensibly was with Air New Zealand but on closer inspection was found to be a codeshare with United Airlines.

As our most recent international airlines survey found, there's a wide gap in satisfaction scores between these two carriers. So always check any codeshare arrangements when booking your flight online. Look out for four-digit flight numbers, as often these indicate an international carrier that's different from what the airline code specifies. Flight LH9780, for example, is operated by Singapore Airlines (flight SQ221), even though LH is the airline code for Lufthansa. Flightstats (www.flightstats.com) is a useful site to check the status of your flight according to the airline code and flight number, including the airline, type of aircraft and length of flight.



BestFlights

bestflights.com.au
Claims: "Best Flights have more choice of global airlines, routes and low-cost carriers than any other booking engine on the planet."
FEES
Booking: $18.95 per booking.
Amendment: Minimum $55 prior to ticketing, minimum $110 after ticket issued.
Cancellation: Minimum $350.
International carriers compared: 120+.
Lowdown: Compares a wide range of airlines and destinations, including many sale fares. But like STA Travel (opposite), its high cancellation fee disappoints.

lastminute

lastminute.com.au
Claims: "Australia's leading travel and lifestyle website."
FEES
Booking: $14.95 per booking.
Amendment: $50 per person per change.
Cancellation: $250.
International carriers compared: 70+.
Lowdown: Last Minute's cancellation fee, while not as steep as Best Flight's or STA Travel, earns it a cross.

webjet.com.au
Claims: "Australia's multi award-winning online travel service."
FEES
Webjet processing fee: $29.95.
Booking price guarantee: $19.95.
Amendment/cancellation: For changes or cancellations on Jetstar, Tiger Airways, Virgin Australia or Air Asia flights, contact the airline directly. For all other cancellations, there is no Webjet fee if you process your change or cancellation request online (over the phone will cost $50 per person plus applicable airline fees).
International carriers compared: 48.
Lowdown: Despite its high profile and lack of cancellation fees, Webjet's steep booking fees, compulsory price guarantee and comparatively limited database of international carriers mean you should not treat this as a one-stop shop.

Expedia

expedia.com.au
Claims: "If you find a better price, then we will beat that price by $1 and also give you a $50 coupon to use on your next Expedia.com.au booking."
FEES: No booking, amendment or cancellation fees.
International carriers compared: 93.
Lowdown: The world's largest online travel company's no-fees policy is admirable, though this website quoted one of the more expensive prices in our search, so the lack of fees may be offset by a higher ticket price.

wotflight
Just plane easy

wotflight.com*
* only trans-Tasman flights compared
Claims: "Each Wotflight booking gets you a $20 Wotif.com gift voucher you can use on our sister accommodation site – www.wotif.com – where you can search and book over 16,000 properties around the world."
FEES
Booking: $16.95 per booking.
Amendment: $39 per change per ticket.
Cancellation: $29.
International carriers compared: 7.
Lowdown: Unlike its famous sister hotel site, Wotflight allows you to book flights up to almost 11 months in advance. Keep this one in mind for your next trip to New Zealand.

NOTE: All booking, amendment and cancellation fees specified by the websites are on top of those charged by the airlines, including credit card fees (read our submission to the RBA against exorbitant credit card surcharges at choice.com.au/surchargesubmission). Some tickets may not be refundable. This was not an exhaustive survey, merely a snapshot of prices quoted on two separate days. Prices quoted will

DIRECT FLIGHTS

directflights.com.au

Claims: "Direct Flights International is one of Australia's leading online international and domestic travel agents."

FEES

Booking: None (for electronic ticketing or pick-up from the Sydney office).

Amendment/cancellation: $275 per person.

International carriers compared: 180+.

Lowdown: DirectFlights offered us the second-lowest price for one of our flights. Like Jetabroad, it's a lesser-known site that's worth a closer look, though its cancellation charge is quite steep.

zuji.com.au

Claims: "We bring a choice of more than 400 airlines."

FEES

Booking: None.

Amendment: $55 per ticket.

Refund/cancellation: $110 per ticket.

International carriers compared: 153, but claims to compare more than 400 via its extended network of online travel agents.

Lowdown: Zuji is a part of Travelocity, and one of its sister companies is Lastminute.com. Its fees policy is hard to find compared with other websites.

sta travel.com.au

Claims: "We'll beat any genuine competitor airfare quote, subject to the terms and conditions below. And if we can't beat a competitor airfare? We'll give you $1000 travel credit!"

FEES

Booking: $19.95 per booking.

Amendment: Minimum $100.

Cancellation: $500.

International carriers compared: 28.

Lowdown: Available for everyone to use, not just students or people aged under 26. Its big cancellation fee is definitely a drawback.

jetabroad.com.au

Claims: "Unlike many online travel agencies, Jetabroad continuously updates its airline information – so we won't quote you a price for a seat if the airline says it's not available."

FEES

Booking: None.

Amendment: $33.

Refund/cancellation: $100 per passenger.

International carriers compared: 51.

Lowdown: Jetabroad offered us the lowest price for one of our flights. Definitely worth checking out.

CHOICE VERDICT

Flight comparison sites are a fast and convenient way to compare flights across dozens of airlines, and can alert you to sale fares that will save you hundreds. But given their sometimes steep fees and charges, they're not always the most cost-effective way to book. They also won't necessarily compare all fares on the market, and fares they advertise to entice traffic may not be available once you're ready to buy.

depend on a range of factors including availability and airline sales, and may vary from day to day.

WHAT ABOUT THE OTHERS?

Cast your net worldwide and you'll find dozens of flight comparison websites. Although not necessarily based in Australia, they offer prices for Aussie-bound flights, and according to our UK sister organisation, Which?, Skyscanner and Travelsupermarket.com are stand-outs. We've listed some well-known international and Australian sites here, as well as aggregator sites, which compare the comparison sites.

Kayak kayak.com
Orbitz orbitz.com
Travel Supermarket travelsupermarket.com
Skyscanner skyscanner.net
Trip Advisor tripadvisor.com.au
Cheap Flights cheapflights.com.au
Airfares Flights airfaresflights.com.au
Flight Centre flightcentre.com.au
(This very well-known travel agent compares flights on its websites but doesn't allow online booking – you need to register your details so an agent can get in touch with you to confirm)
GetFlight getflight.com.au

What we compared

Fares listed for identical flights to the same cities in the US, UK and New Zealand on the same dates.

Home share

Are home reversion schemes right for you or a rip-off? **Andy Kollmorgen** investigates.

Instead of sipping piña coladas by the pool, many older Australians are facing a less-than-luxurious retirement. A combination of pension payments, superannuation and personal savings may be enough for food, shelter and utilities, but where's the money to pay for all the good things the golden years are supposed to be about?

A report by Rice Warner Actuaries released in January 2010 pointed out that retiring Australians are burdened with an average savings gap of about $73,000 – and the shortfall has increased over the past decade. In response, the Financial Services Council said the compulsory employer super payment should be raised to at least 12% "if people are to have any chance of a comfortable retirement". ING Australia also weighed in, arguing 12% is "the required minimum level for Australians to have enough savings for a comfortable rather than a subsistence retirement".

These industry stakeholders stand to gain if the government increases super savings, but they do have a point. Many retirees have leveraged their homes to pay for extras such as renovations or travel – or to meet unavoidable expenses. Putting your home on the line can be an effective strategy for coming up with cash, but it can also amount to poor financial planning.

Eyes wide open

CHOICE has previously advised that consumers stay on high alert when considering equity release products. In our look at reverse mortgages last year (see choice.com.au/reversemortgages), we warned against excessive break fees and mind-boggling contracts that can leave you exposed to default. Reverse mortgages can also pack a sting when it's time to pay off the loan, as interest compounds and steadily increases the figure you pay interest on. With equity release products, it's also important to keep in mind that the market is essentially unregulated.

Nutshell

- More retirees facing a savings shortfall are tapping in to their home equity to generate cash.
- Accessing that tied-up cash without lifting your liabilities is tempting, but comes at a steep price.

But that hasn't stopped Australians from jumping in. After a sudden rise from $468 million to $770 million between 2004 and 2005, the reverse mortgage market has nearly quadrupled and now stands at about $3 billion. Most Australians continue to take out reverse mortgages to leverage their homes for cash, but one alternative, the home reversion scheme has made its way here from the UK and US and is also gaining ground.

What is this scheme?

The critical difference between a home reversion scheme and a reverse mortgage is that it's not a loan but a partial sale of your house. It offers a way to create cash without having to pay it back with interest, gives you the right to live in your home until you die or sell, and allows you to keep some of your equity out of the hands of bankers. But it also means saying goodbye to a chunk of your future net worth – or your estate – at a significant discount. In exchange, you get a one-off payment that may affect your pension eligibility and tax liability.

Currently, the only home reversion provider in Australia is Melbourne-based Homesafe Solutions, a 50/50 partnership between Bendigo Bank and Homesafe founder Peter Szabo. (Another operation called Money for Living ran a similar scheme that paid clients in instalments rather than a lump sum. It was taken to court by ASIC for ceasing to make payments and went bust in 2005.)

Right now, the scheme is only available to NSW homeowners aged 55 and older and Victorians 60 and older who live in certain postcodes in Sydney or Melbourne – about 600,000 households in total. So far, Homesafe has purchased about $250 million toward the future sale proceeds of properties to date.

How it works

Basically, the scheme lets you to transfer up to 65% of the future value of your home to the scheme provider at a significant discount to its present value in return for an immediate infusion of cash. If you're 80+ years old and your home is assessed at $500,000, a reversion scheme provider (Homesafe or other up-and-comers) may offer to buy 50% of it for $175,000 instead of the full $250,000 – a 30% discount.

After you bank the money, you can sell your home at any time and, unlike home reversion models in the UK and US, Homesafe has no say on how or whether you maintain your property. You can also rent out your home, though Homesafe reserves the right to approve the terms of the lease. When you die or decide to sell, half the sale price goes to you or your estate (in the 50% share example) and the other half to the scheme provider. If you sign the contract with a partner, Homesafe gets its payout when the second partner dies or sells. And if the beneficiaries of your estate want to keep the home in the family, they will be given the option of buying Homesafe's share.

If you plan on using the payout to renovate, Homesafe will present a two-tier contract ▸

Mortgage pay-off

Homesafe also offers the option of selling off part of your house to pay for the rest of it. Szabo calls discharging existing mortgages "one of the most popular applications of funds over the last year". Entering a Homesafe contract means you cannot take out another mortgage.

Compensation option

Homesafe's contract offers two ways to potentially recoup some of the equity you lose via the discount. If you need to sell earlier than expected or the value of your home increases dramatically, you may have recourse to an Early Sale Rebate or Excess Proceeds Rebate. Whether you're eligible for either – and how much you'll get back – is determined by a complex formula that's laid out in the contract.

Calculating the discount

Homesafe takes sex, date of birth and your property's value into account when determining the difference between what a share of your home is currently worth and what Homesafe is willing to pay you. The longer Homesafe estimates it will have to wait for your house to be sold, the larger the discount it will take on the share it buys. If you just turned 55 or 60, Homesafe will offer as much as 60% less for a share of your home than it's currently worth. If you're 80, the discount will be proportionally smaller. It's calculated by a fixed formula and there's no negotiating.

$73,000

The average savings gap for retiring Australians

ISTOCK PHOTO

The rigmarole

Homeowners will incur some expenses and should get legal and financial checks before signing a home reversion contract.

- **Hire a lawyer to check and approve the contract details.** This may lead to substantial billable hours if the lawyer is unfamiliar with equity release issues and will probably be your biggest expense.
- **Homesafe's start-up fee is $1690** and includes property valuation (Homesafe chooses the assessor). There are no ongoing fees.
- **You'll need to switch from a sum-insured to a full replacement insurance policy** if you don't already have one, and keep the policy intact until you die or sell.
- **If signing the contract jointly, the names of both contract signers must be on the property title.** This will require a lawyer's services if only one partner's name is currently on the title.
- **Contact Centrelink to find out how the lump sum payment will affect pension payments** and take steps to avoid a decrease in the event that it will have an effect.
- **Check with a tax accountant whether or not the lump sum payment is taxable** if the property is your principal place of residence.
- **The deal generally takes about three months to be finalised** in NSW and two months in Victoria.
- **The Homesafe contract supersedes any provisions in your will** relating to the home.

that lists the current property value and the value when the improvements are completed. (The contract might say Homesafe's share is 40% if the improvements are completed and 50% if they're not, for instance.)

What are you really giving up?

Continuing the scenario, if the value of your home rises to $750,000 in 10 years and you decide to move out, you'll get $375,000 and the reversion scheme provider gets the same – or a $200,000 gain for the provider. Then again, the value of your home could decrease – a risk the scheme provider takes.

However, Homesafe and other potential home reversion scheme providers stand to make a killing if values rise as much as they have between 2001 and 2011, when median home prices in Australia increased by 147%. That would mean the $500,000 home would rise to $1,235,000 by 2021 and the owner would have sold $617,500 of equity for $175,000.

You stand to miss out on much more if you're younger, since the price paid for your home's equity can be discounted by as much as 60% for homeowners who just make the minimum age (the range is from 35% to 60%).

147%

The increase in median house prices in Australia between 2001 and 2011

What Homesafe says

CHOICE sat down with Szabo and asked him why consumers should be willing to sell part of their home at a fraction of what it will likely be worth when they die. He makes the case that Homesafe Solutions is aimed at older consumers who are "asset rich and cash poor" and "don't want to worry about what the interest rate is doing and watch their debt accumulate", as with a reverse mortgage. "The people who have shown interest are those that have most or all of their wealth tied up in their homes."

"Our product is not the solution for everybody," Szabo admits. "It's purely an option for somebody who wants to take some money out of their home and is risk-averse."

Why doesn't Homesafe simply pay the current worth of the share it buys and benefit from the near-certain rise in property values? "The difference between what we pay and the value of the property is the value of the rights retained," Szabo says.

"I'd say our product favours the consumer rather than the investor. There's a premium in there to cover the possibility of home prices declining and other risks.

"We can't do anything until you're dead. I can't sell the house, and I don't have the right to rent the property out. Given the fact that you've retained all those rights, how can I pay you face value?"

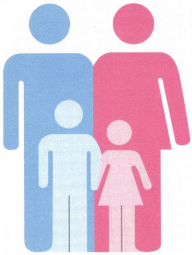
Don't go it alone

If you think a home reversion scheme might suit your circumstances, get a second opinion from a financial adviser with demonstrated knowledge of the ins and outs of home equity. Homesafe Solutions will not enter a contract unless the homeowner brings an independent legal adviser, but be aware that lawyers with knowledge of home reversion schemes are hard to come by.

You can also call Financial Counselling Australia (financialcounsellingaustralia.org.au, 1800 007 007) and the National Information Centre on Retirement Investments (NICRI) (nicri.org.au, 1800 020 110) for further advice. ■

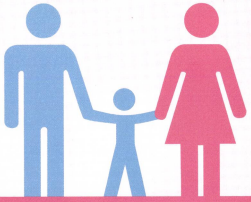
ISTOCK PHOTO

GET THE FACTS WITH BABIES & KIDS



Whether you're a new parent, grandparent, aunty, uncle, or are about to become one, the Babies and Kids section of the CHOICE website has all the information you need, including:

- **Travel** – covering products such as strollers, prams and car seats
- **Furniture** – so you know what you need for the nursery and kitchen
- **Food for kids** – an overwhelming proportion of kids foods are far from healthy. Let us help you make the best choices
- **Health** – nappies, toilet training and suitable painkillers
- **Bikes** – reviews of bikes, helmets, child seats and bicycle trailers
- **Fact sheets** – including our popular shopping guide



Watch the latest videos to see how we put highchairs and strollers through their paces.

Visit choice.com.au/babiesandkids for more information

Postage paid

Why does sending a parcel from Australia cost so much compared with sending it to Australia? **Zoya Sheftalovich** finds out.

Books, movies, gadgets, cosmetics and clothes – in a series of investigations over the past year, CHOICE has found Australians pay more for some goods than shoppers in New Zealand, the US, UK and further afield. But it seems staple services are also more expensive for locals.

How free is free shipping?

International online shops such as UK clothing retailer ASOS and US online department store Zappos.com offer consumers free shipping and even free returns for unwanted or unsuitable items, likely due to postal discounts available to businesses in their markets.

Recognising the appeal of such a model, local department store Myer has recently launched a deal offering free shipping within Australia for most items bought from its online store.

"Currently our online business is trading around $5 million in sales and our plan is to grow it to $50 million. This is one step towards offering consumers more convenience," says Myer spokesperson Steven Carey. "We've just seen that when free shipping is offered in the online model, businesses grow by five to 10 times, so we want to see that in our business."

But a spokesperson for Australia Post argues free shipping is a myth. "We know that free shipping is really hidden shipping. Overseas retailers offer a bundled all-in-one price. These overseas retailers are neither shipping for free nor at lower parcel rates to their domestic consumers or to consumers in Australia."

While the cost of shipping may well be worked into the business model, many overseas retailers offer goods at far lower prices than their Australian counterparts, regardless of delivery costs (see *CHOICE* July 2011, or choice.com.au/onlineshopping). This may be in part due to the fact that shipping from the US, Hong Kong and NZ to Australia can be relatively inexpensive.

$60.75
Cost of express couriering a 1kg parcel from Australia to Hong Kong*

$20.67
Cost of express couriering a 1kg parcel from Hong Kong to Australia*

*PRICES IN AUSTRALIAN DOLLARS

Compare the pair

Sending a 1kg parcel from Australia to the US costs $63.50 using Express Post International, and $30.75 via air mail. It will also incur a A$9 US government surcharge, levied on all parcels weighing more than 500g. The same parcel sent from the US to Australia costs A$42.40 using Express Mail International, or A$35.15 using Priority Mail International.

An identical parcel sent from Australia to Hong Kong costs A$60.75 to send via Express Courier, and A$25.75 using air mail. The return journey? That'll cost A$20.67 using Speedpost or A$15.26 sent via air mail.

Sending the same parcel from Australia to NZ costs A$55 when using Australia Post Express Courier or A$20.55 via air mail. But the return journey to Australia using New Zealand Post's Express Courier will only set you back A$31.29, or A$11.50 via International Air.

So why does the exact same route cost twice as much for Australians as our trans-Tasman friends? According to Australia Post, international letter and parcel post flows are governed by a number of treaties. Australia Post gets paid the same amount for the processing of inbound international mail irrespective of its actual costs of delivery. As a result, the pricing of international parcels destined for Australia may be lower than cost price.

"Australia Post is effectively subsidising the postal cost of inbound international mail that overseas postal services charge," their spokesperson told CHOICE. "Being a net importer, Australia Post incurs a substantial loss on the processing of such mail.

"Australia Post is not privy to the basis on which parcel rates are determined by overseas retailers, postal administrations or other carriers. It is therefore unknown whether subsidies are involved or whether there is a longer-term strategy by these players to provide parcel services at a loss in order to grow market share."

According to the spokesperson, the UK's Royal Mail and the US Postal Service are both incurring significant losses, and as a result are facing cuts to their services and/or privatisation.

Small business woes

Smaller Australian businesses say they're finding it difficult to compete in the online marketplace as they are unable to offer a free shipping service. Patricia Fitzgerald, owner of Unique Babeez, believes the problem lies with a lack of competition. "We small businesses are getting the bad end of this with Australia Post jacking up their prices. If we put our prices down to try to combat [higher postage] we are then not getting what we deserve for the efforts put into the work!"

UK retailer the Book Depository incorporates shipping charges into its sales price, taking advantage of bulk mailing discounts. Large UK stores are also able to gain a competitive advantage by skipping multiple steps in the postal chain. Australian retailers cannot make such savings.

"Australia Post doesn't have that structure," says Tony Nash, CEO of Australian online bookseller Booktopia. "We do take advantage of some discounts – volume discounts exist, pre-organising your parcels and letters into state/postcode order is also important. The cheaper you make shipping, the more orders you can take."

UK retailer the Book Depository incorporates shipping charges into its sales price, taking advantage of bulk mailing discounts

$20.55

Cost of air mailing a 1kg parcel from Australia to New Zealand*

$11.50

Cost of air mailing a 1kg parcel from New Zealand to Australia*

*PRICES IN AUSTRALIAN DOLLARS

Not all bad news

Australia Post has responded to the need for cheaper Australia-wide rates to cater to the online shopping market by launching a new fixed-price parcel service. The flat-rate mailing boxes released in partnership with eBay come in three standard sizes, and items weighing up to 15kg can be sent anywhere within Australia. Sending small parcels containing items such as DVDs, books and cosmetics will cost $8.20, medium boxes of shoes and small electronics will be $12.75, and large items such as toys, clothes and larger electronics will cost $16.25 to deliver. All prices include packaging.

The flat rate services are integrated with Australia Post's Click and Send service, an online portal for domestic and international parcel shipment, and can be bought from auspost.com.au. CHOICE welcomes this change and supports the extension of fixed-price shipping to international postage. ■

Shouting from cyberspace

Whether posting positive reviews or venting about bad service, consumers are getting noticed online, says **Brendan Mays**.

What is the most popular activity on social media websites such as Facebook? It's not checking out friends' photos or tracking down high school sweethearts, according to Nielsen's *Australian Online Consumer Report*. The most common activity is viewing other people's comments and discussion on brands, products and services.

The buzz is not just around social media, either. Forums, blogs and websites are also having an impact on business and providing positive outlets for consumers. We've seen some creative examples recently, such as Vodafail.com and Dontflyjetstar.com (see Creative Complaining, page 28, for some others). However, you don't need to go to great lengths to be heard or to achieve a positive outcome.

Maximum impact

Progressive businesses are savvy about their digital profile and use it to engage customers. Our members have told us about companies responding to their comments and complaints on Twitter, Facebook and online forums, which shows some businesses are actively monitoring what people are saying online. We've also seen big businesses forced to act in response to mass-scale online blow-back, such as Harvey Norman after the failed GST for online retailers campaign caused a furore on Twitter.

While you might receive the cold shoulder from customer service hotlines and generic company email contacts, putting the information onto a public forum means other consumers will find it easier to access, and businesses harder to ignore. Nielsen data suggests that people typically head to these forums, social networking sites or review websites (in that order) to give their opinions. Blogs and uploading videos are another popular way people choose to attract an audience.

Guide to posting online

While posting online can get results, it can also be daunting if you're not used to this sort of thing. Nielsen reports that while close to three-quarters of Australians are looking online for user-generated comments and reviews of products and services, only 43% of people actively participate in online discussions. If you're one of

Some popular review and complaint websites include Productreview.com.au and Notgoodenough.com.au. There is also Tripadvisor.com for travel reviews and Eatability.com.au for restaurants

the 57% who don't, we've devised this easy-to-follow, three-step beginner's guide to effective online posting.

1. Social etiquette and responsibility

The law is still grappling with online media, but that doesn't mean you're not accountable for your online activity. It's important to understand the legal implications of posting online (see below). There are also social responsibilities and etiquette to follow in most online environments.

Social media is designed for connecting to your friends, family and co-workers. This has obvious benefits when you want to share information or ask for advice, but remember that posting something intended for your friends may also be viewed by your boss or relatives.

Forums Most forums have rules about etiquette and areas for dedicated topics. This saves multiple people asking the same question twice and clogging up the forum, and allows for more constructive conversation. As with all online information that is publicly available, be careful not to share sensitive or private information.

Websites typically have terms and conditions for using the site. Legally you may be able to challenge these terms, but in general and particularly with regard to posting comments, site owners usually state that they assume no responsibility for anything you post. For legal reasons, they also need to maintain control of the content, so even though you might not like it, they may choose to remove your comments or ask you to edit a post.

While it is important to speak your mind, don't assume you'll remain anonymous just because your details aren't displayed. It's good practice to use the same manners and consideration you would for other communication mediums.

2. What to post and where

Knowing where to post your comments can help make them more effective. If you intend to complain online, you should consider emailing or calling the company first before posting publicly. Their response may help frame what you say before committing it to the public domain.

Popular social media websites If you're new to or not confident with social networking, there are plenty of useful guides available that you can find using search engines (such as Google). In general, social networks are not suited to long reviews or lengthy diatribes, but they are great for discussions with friends and you can easily throw out short, sharp information or reach out for advice. Many businesses have pages on Facebook or Twitter accounts, so if you're after a response, try posting directly to the relevant business or organisation's page.

WILD WILD WEB: LEGAL ISSUES

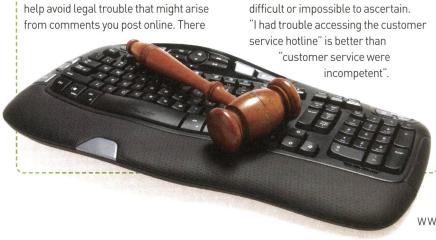
The internet is a new legal frontier in many ways and the law is still coming to terms with online communication media. But despite some ambiguity, there is still accountability for what you post online, especially in terms of comments in the public domain.

So far, most online defamation and damages cases have occurred in overseas jurisdictions. Recently, singer Courtney Love paid out A$425,000 for defaming a designer on Twitter with comments about the designer's personal life. However, there have also been cases in Australia, such as in WA where a man posting anonymously in a stock market forum had to pay $30,000 in damages after defaming a business and its director.

While not an exhaustive guide, we've put together some tips you can use to help avoid legal trouble that might arise from comments you post online. There may be specific concerns that apply to your individual situation, so if you're ever in doubt, seek independent legal advice.

- **Be truthful** and prepared to back your opinions up with facts where possible.
- **Refrain from personal attacks**.
- **Refer to companies generally rather than specific identities or staff** if you're posting a negative comment review. Even a general description of an individual can be defamatory.
- **Generally, companies with more than 10 employees cannot sue for defamation**. However, they may be able to pursue damages for other costs, and individuals at a company, such as a CEO, can sue for defamation.
- **Use specific examples of your problems or issues when complaining**. These are easier to prove than general statements that may be difficult or impossible to ascertain. "I had trouble accessing the customer service hotline" is better than "customer service were incompetent".

There's still accountability for what you post online, especially in terms of public domain comments



Creative complaining

By now we're all familiar with the story of Vodafail and CHOICE Consumer Champion Adam Brimo's efforts in shaming Vodafone into reimbursing customers for poor service through his Vodafail campaign. But despite his successes the campaign continues to run and run. There is now even a musical parody on YouTube – just search for Vodafail the Musical.

CHOICE member Mark Aubort wrote to us to let us know about his success using eBay to embarrass Rip Curl after both the company and NSW Fair Trading refused to help him with his faulty watch. Mark put it up for sale on eBay along with images of all his correspondence with the company and Fair Trading.

He says over 1600 people viewed his ad, with many offering encouragement and "other tales of Rip Curl woe". Mark admits that he hasn't received any money back for the watch, but says "I'm sure I have cost Rip Curl more in lost business than the $170 it would have cost to fix my watch".

Blogger Melbourne Geek (aka Josh Janssen) was even more successful in his battle with a tech company from which he bought $500 of faulty computer parts.

After speaking to customer services and being promised a replacement within days but with no sign of the replacement after two weeks, Josh decided more radical action was required.

Josh took advantage of Facebook's targeted advertising facility and posted an ad targeting anyone who worked at the company. Within 12 hours 20 employees had viewed the advert and the national director of sales emailed him directly to say he would sort out the problem. As Josh says, this was a classic "social media win".

The Vodafail campaign inspired this musical number on YouTube

Reworking Lady Gaga's *Telephone*, the clip takes pot shots at 3 and Vodafone

Josh "Melbourne Geek" Janssen turned the tables using Facebook's advertising facility

Forums You can find a forum on almost anything these days, from technology to parenting, legal issues and almost anything else you can imagine. Simply use a search engine to find a relevant forum and join in the conversation. Some businesses monitor forums relevant to their business, which can be a way to get a response. However, don't be fooled into giving out personal information.

Posting on company websites ensures someone from the organisation will see what you have to say, but those that allow you to comment publicly are not overly common and you may find that any negative comments are taken down anyway.

Many businesses have pages on Facebook or Twitter accounts, so if you're after a response, try posting directly to the relevant page

There are plenty of dedicated **review websites** that allow you to post comments, complaints and rate services, which can also be useful to view when you're making a purchasing decision.

DIY If you really have a point to prove or want to express your opinion without size or space limitations, you could start your own blog or website. Blogger, Tumblr and Wordpress are all popular blogging websites with easy-to-use templates that help you get started. Or, you can start your own website, which will involve organising web hosting and outlaying some money. Blogging or starting a website can produce results, but also takes the most work. And unless you're able to build up a readership, there's a good chance that your work will go unnoticed.

3. What to expect

People going online are experiencing increased interaction with businesses. However, even if you don't get a response, it's likely that somebody from the company has looked at what you have to say. Then there is the added benefit of informing other consumers about a business's services or products. Being able to vent and get advice from other people is a key part of what makes online posting so attractive.

While plenty of people go online to complain, there are more people delivering positive messages about brands and services according to the Nielsen data. This indicates people are willing to share their good consumer experiences, which is just as important as talking about the negative ones.

There's no doubt word of mouth has only become stronger and more important as technology has advanced, and it can be a great way to help inform your purchasing decisions. However, don't forget to get information from a variety of sources, and don't take user-generated content as gospel either, as people may have hidden agendas. ■

CHOICE member experiences

We recently put a call-out on Facebook and Twitter to find out your feelings and experiences about commenting and reviewing online. Here are some of your responses:

Deborah

"I regularly read and write reviews. I trust a site more if I see both good and bad reviews for a product. I also provide feedback to the companies when I have something to say about their service (good or bad). I'm astounded at the number that reply with an auto-mailer."

Bub

"I refer to Trip Advisor, and have posted a review on there. I posted the review because I was impressed with the place I stayed at and wanted to share the information with others."

Vicky

"I used Integral Energy's online complaints form and never had any feedback (I did get a phone call a month later but the Integral person calling me did not know anything about it)."

Brian

"I recently complained on Twitter about a company that had shipped a spare part I purchased to my billing address in Sydney rather than the shipping address in Melbourne. They contacted me and sent a complimentary part."

John

"I'll normally post a review when something's very good or very bad. I also read a lot of reviews before I buy or do anything."

43% of Australians actually post online reviews

73% go online to read those reviews

750 million Number of active Facebook users worldwide

TWLVEONSTAGE.COM

Road map for car safety

New cars are getting safer, but there are still risky rides, reports **Rebecca Gatto.**

Nutshell

➤ China's Chery J1 only receives three stars for occupant protection, the lowest in the light car category.
➤ ANCAP's new rating Road Map introduces requirements that go beyond current standards.

Over the next five years, in addition to the testing outlined here, the Australasian New Car Assessment Program (ANCAP) will introduce further testing. Expect to see whiplash and roof crush strength tests as well as stricter requirements for safety assist technology.

ANCAP is a not-for-profit organisation. Unfortunately, the testing process is very expensive, which restricts how many vehicles it can test. You may find ANCAP rating labels being used by manufacturers in ads. However, in Australia it's not compulsory for dealers to display or disclose this information to consumers.

The latest models

Australia's cheapest car, the Chinese-made Chery J1, only received three stars for occupant protection. In the side impact crash test there was a high risk of life-threatening chest injury for the driver. It has only two airbags, lacks electronic stability control (ESC) and joins other Chinese-made vehicles, such as those from Great Wall Motors, that have scored poorly.

The Australian-made Toyota Camry and Toyota Camry Hybrid have moved from a four-star rating to five after making production changes earlier in the year. A thumbs up also goes to the Subaru Impreza – the first car tested by ANCAP to achieve the highest possible four-star rating for pedestrian protection.

In May, the federal government announced that Commonwealth fleet passenger cars purchased from July 2011 must have a five-star rating. Corporate fleet purchases represent half of all new vehicle sales in Australia, so this is likely to have a flow-on effect on the production of all private vehicles.

See choice.com.au/ANCAP for the full table of results.

How ANCAP tests

The two main crash tests are offset front and side impact, with a score of up to 16 points allocated to each. An additional five bonus points are available for a pole test (two points) and assessing seatbelt warning systems (three points). Vehicles receive a star rating out of five, and the more stars the better – you're twice as likely to be killed or seriously injured in a car rated one star than one rated five. Importantly, crash test results are only comparable for vehicles within the same category. For more information, visit ANCAP's website at ancap.com.au.

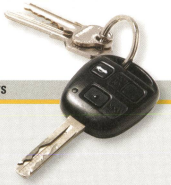
Front offset crash simulates crashing into another car. Travelling at 64km/h, the car is crashed into a fixed barrier with a crushable aluminium face. Only 40% of the car's front on the driver's side makes initial contact with the barrier.

Side impact crash simulates an intersection crash. A 950kg trolley with a crushable aluminium face is run into the driver's side of the stationary test car at 50km/h.

Pole test simulates a vehicle crashing into a fixed object on the driver's side door at 29km/h. Models with head airbags are eligible for this additional test. Cars with a low risk of head injury receive two additional points for this test.

Three additional points are awarded for **seatbelt reminders**. One point is awarded for each driver, front-passenger and all rear-seat-passengers reminder.

Pedestrian protection test is a separate test scored out of a total of 36 points. It simulates a pedestrian being hit by an oncoming vehicle travelling at 40km/h. ■

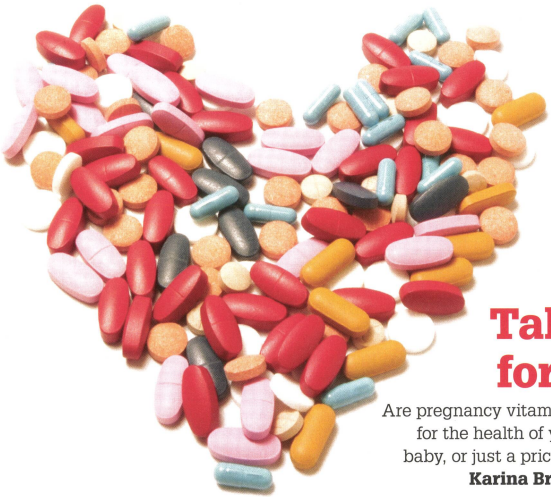


THE LATEST IN ANCAP CRASH TEST RESULTS

Make / model / year / engine size (airbags) ranked in order of overall occupant protection within categories *	Occupant protection (star rating out of 5)	Pedestrian protection (star rating out of 4)
LIGHT CAR		
Honda Jazz GLI 5 door hatch, 2011 onwards, 1.3L (front, side and head) (A)	★★★★★	Acceptable
Suzuki Swift GL, 2011 onwards, 1.2L (front, side, head and knee) (B)	★★★★★	Acceptable
Mazda 2 GE 5 door, 2008 onwards, 1.3L (front, side and head) (C)	★★★★★	★★☆☆
Chery J1 5 door hatch, 2011 onwards, 1.3L (dual front) (D)	★★★☆☆	na
SMALL CAR		
Audi A1 TFSI, 2010 onwards, 1.2L (front, side and head)	★★★★★	Marginal
Citroën C3 5 door hatch, 2010 onwards, 1.4L diesel (front, side and head)	★★★★★	Marginal
Ford Focus 5 door hatch, 2009 onwards, 1.6L (front, side and head)	★★★★★	★★☆☆
Honda City VTi, 2010 onwards, 1.5L 5 speed manual (front, side and head) (D) (E)	★★★★★	★★★☆
Peugeot 308 XS LHD, 2008 onwards, 1.6L diesel (front, side and head)	★★★★★	Acceptable
Subaru Impreza 5 door hatch, September 2007 onwards, 2L (front, side and head) (D)	★★★★★	★★★★
Kia Cerato S sedan, April 2009 onwards, 2L (front, side and head) (D) (F)	★★★★☆	Marginal
Proton S16 G sedan, July 2010 onwards, 1.6L (dual front) (D)	★★★☆☆	Marginal
MEDIUM CAR		
Alfa Romeo Giulietta LT JTD, 2010 onwards, 1.6L diesel (front, side and head)	★★★★★	Acceptable
Toyota Rukus Build 1, 2010 onwards, 2.4L (front, side and head) (D)	★★★★☆	Acceptable
LARGE CAR		
Suzuki Kizashi XLS, 2011 onwards, 2.4L (front, side, head and knee) (G)	★★★★★	Marginal
Toyota Camry Ateva, 2011 onwards, 2.4L (front, side and head) (D) (H)	★★★★★	Marginal
Toyota Camry Hybrid, 2011 onwards, 2.4L petrol/electric (front, side and head) (D) (H)	★★★★★	na
MEDIUM 4WD/SUV		
Kia Sportage 4WD, 2010 onwards, 2L diesel (front, side and head) (J)	★★★★★	Marginal
LARGE 4WD/SUV		
Ford SZ Territory all variants, 2011 onwards, 4L (front, side, curtain and knee) (D) (K)	★★★★★	na
Mitsubishi Pajero GL, 2006 onwards, 3.8L diesel manual (front, side and head) (D)	★★★★☆	Poor
LUXURY		
Jaguar XF Premium Luxury, 2010 onwards, 3L diesel (front, side and head)	★★★★☆	Marginal
UTILITY		
Volkswagen Amarok 4WD Dual cab, 2011 onwards, 2L diesel (front, side and head)	★★★★★	Marginal
PEOPLE MOVER		
Mercedes-Benz Viano Trend, 2006 onwards, 2.2L diesel (front, side and head)	★★★★★	★☆☆☆

TABLE NOTES *Source:* Crash test data from the Australasian New Car Assessment Program (ANCAP), which is supported by Australian and New Zealand motoring clubs, Australian federal and state governments, the New Zealand government, NRMA and the FIA Foundation. * Unless otherwise stated, the left-hand drive (LHD) European model was tested by EuroNCAP. Australian specifications may vary, and models sold in Australia might provide slightly different levels of protection from those described. **na** No star ratings were available at the time of publication. **(A)** Five-star rating applies to Jazz with six airbags and ESC. **(B)** Australian model has a 1.4L engine. **(C)** ESC became standard on Australian variants from May 2010. **(D)** Tested by ANCAP. **(E)** Rating applies to vehicles built from November 2010 when ESC became standard. **(F)** Rating applies to Cerato sedan and hatch variants built from April 2009 when improved knee protection was introduced. ESC is optional on the S variant but comes standard in the SLi variant in Australia. **(G)** Five star rating applies to Kizashi models with seven airbags and front seat belt reminders. Not all 2010 models have these features. **(H)** Five star ANCAP rating applies to all Camrys built from May 2011 when a passenger seat belt reminder and improved driver knee protection were introduced. **(J)** Rating applies to all variants of the Sportage with four cylinder diesel or petrol engines. **(K)** Rating is based on crash tests conducted by ANCAP in 2006 and technical information provided about the updated model. SZ Territory can be expected to provide better chest protection than the 2006 model and also improved knee protection due to knee airbag.

ISTOCK PHOTO



Tablets for two

Are pregnancy vitamins essential for the health of you and your baby, or just a pricey gimmick? **Karina Bray** finds out.

Until recently, the main supplements recommended for pregnancy were folic acid and iron. Maternal folic acid (ideally taken before conception) helps prevent spina bifida and other neural tube defects, while increased blood volume and the developing placenta place large demands on iron stores.

These days, there are many specialist vitamin and mineral preparations for pregnancy and breastfeeding, as well as conception. Are they beneficial or are they just a gimmick? CHOICE looked at several conception, pregnancy and breastfeeding formulations.

The needs of pregnant women

The National Health and Medical Research Council (NHMRC) lists recommended daily intakes of various nutrients for pregnant and breastfeeding women, based on the latest available evidence. The key nutrients for pregnant women are:

Fe

Iron Pregnancy increases the need for iron in the diet and absorption from food increases accordingly. Apart from increased vascular blood mass for the mother and placenta, the developing foetus draws iron from the mother to last it through the first five or six months after birth (breast milk is low in iron). The recommended daily intake (RDI) is 27mg, and vegetarians, vegans and women carrying more than one baby are at risk of iron deficiency.

Folic acid

Folic acid

The recommended daily intake for women is 500 micrograms (mcg) for one month before conception and 600mcg for three months after. In 2009, Food Standards mandated that bread be fortified with folic acid, and two slices contains about 80mcg. This will help, but a supplement is still recommended, as are natural sources such as green vegetables and wholegrains.

I

Iodine is necessary for the normal growth and mental development of a baby, and the RDI for pregnant women is 220mcg and 270mcg for breastfeeding women. After milk producers switched from using iodine-based to chlorine-based cleaners to clean dairy equipment, and more people ditched iodised table salt for gourmet salt – or none at all – iodine deficiency became an issue, with pregnant woman in parts of Australia suffering mild to moderate deficiency in the early 2000s.

Since 2009, bread manufacturers have been required to use iodised salt in all bread except organic bread. This is expected to increase average iodine levels by about 54mcg per day. However, on its own this won't ensure pregnant or lactating women are getting enough iodine, and a 150mcg supplement is recommended. The NHMRC recommends you avoid kelp and kelp-derived iodine due to mercury poisoning risks.

27 mg
Recommended daily intake of iron for all people

15 mcg
Recommended daily intake of vitamin D for all people

220 mcg
Recommended daily intake of iodine for pregnant women (270mcg for breastfeeding women)

Vitamin D helps the body absorb and use calcium. The most recent recommendations are that an adequate intake for all adults up to age 70, including pregnant and lactating women, is 15mcg (or 600 international units) of dietary vitamin D per day, with a safe upper limit of 100mcg (4000 IU). While we can get most of our vitamin D from the sun, deficiency is an emerging health issue in Australia. Studies of the general population show that while few people are moderately or severely deficient in vitamin D, a significant minority (23%–49%) have a mild deficiency.

The main risk factors for deficiency are having dark skin and covering up for religious or cultural reasons. People living in colder southern parts of Australia are also more susceptible to deficiency. Obesity is another risk factor, and its prevalence is increasing in Australia – a Queensland study found 14% of pregnant women are obese. Most people will get enough vitamin D by spending 10 minutes in the morning or late afternoon sun with their face, arms and hands exposed; a bit longer in winter (15 minutes, or 30 in Tasmania).

The level of vitamin D found in most pregnancy supplements is less than the adequate intake of 600 IU (Ethical Nutrients Pregnancy Support and Swisse Pregnancy + Ultivite being the exceptions). So if you're at increased risk of deficiency, consult your doctor for advice.

Calcium
A foetus that is developing needs calcium for healthy bones, teeth, muscles, nerves and heart. Normal levels of recommended calcium intake will suffice, although pregnant teenagers will need extra. For most people, calcium needs can be met through the diet. Women who avoid dairy products or have a vitamin D deficiency may need a supplement.

Vitamin B12 is needed for neurodevelopment. It's only found in animal products (flesh, eggs and dairy) and some types of algae, so vegans may need vitamin B12 daily supplementation of 250mcg-500mcg.

Omega 3 fatty acids
Many supplements contain fish oil, which provides fatty acids essential for a baby's neural development. The Royal Australian and New Zealand College of Obstetricians and Gynaecologists (RANZCOG) doesn't recommend it in the first trimester, due to a lack of both evidence supporting its use and safety data. But they told CHOICE that this position is likely to change soon, with more evidence of its safety becoming available.

Too much of a good thing?

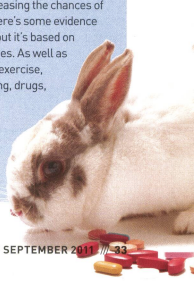
Some vitamins in excess can cause problems.

Vitamin A is available in two forms: retinol and beta-carotene. The retinol form is found in liver, full-fat dairy products and margarines, and can be toxic at high levels. Pregnant women are advised to avoid liver and paté for this reason. Vitamin pills tend to contain the beta-carotene form of vitamin A; avoid those containing retinol. ▸

Do you need a special conception formula?

There are several micronutrient formulations for women and men trying to conceive. For women, a folic acid supplement is recommended for one month prior to conception to reduce risks of neural tube defects. Megafol 0.5 is a 500mcg folic acid supplement that costs $2.99 for 100 tablets, or 3c a day. There's no need for any other special supplement at this stage, though if your diet isn't as healthy or balanced as it should be, now is the time to start good habits to see you through pregnancy and family life. For men, studies suggest that antioxidants create healthier sperm, and those with low fertility can have lower levels of antioxidants in their semen than fertile men.

Plant foods – especially fruit and vegetables – contain antioxidants, and antioxidant supplements containing vitamins and minerals such as vitamins C and E, carotenoids, ubiquinol, folate and zinc are promoted to men for increasing the chances of conception. There's some evidence they can help, but it's based on only a few studies. As well as diet, excessive exercise, alcohol, smoking, drugs, stress and environmental pollution can contribute to poor sperm health.



Breastfeeding

After birth, there are increased needs for vitamins A, all the B-complex vitamins, C and E and especially iodine. A healthy diet and increased appetite will ensure adequate levels of most of these nutrients while breastfeeding, but an iodine supplement may be necessary.

Vitamin B6

Vitamin B6 may help relieve the nausea, though not necessarily vomiting, associated with morning sickness. The RDI is 1.9mg, but many supplements contain 50mg of vitamin B6, which is at the upper level of recommended intake for pregnant women. A typical balanced diet will give you a few milligrams in addition to this, but it's extremely unlikely you'd get anywhere near the safe maximum of 100mg per day without additional supplements. More than 100mg per day in the first trimester has been linked to birth defects involving the baby's arms, legs and nerve development.

Fe

Iron The upper intake for iron from all sources is 45mg per day, and most supplements have less than this. At higher levels, there is a risk of gastrointestinal upset and constipation, though you can minimise this by taking the pill with food. In cases of iron deficiency anaemia, a doctor's supervision of your intake is essential. Large amounts of iron can lead to an excessive increase in red blood cells (called haemoconcentration), which thickens blood and slows its flow, causing, paradoxically, the same problems as too little iron: premature birth and low birth weight.

Do you need a supplement?

Clinical trials have shown the benefit of taking vitamins and mineral supplements designed for pregnancy. But almost all have been conducted in low or middle income countries where malnutrition is common, or among disadvantaged sections in the developed world. The main benefits reported are reduced risk of neural tube defects and maternal anaemia, and in less developed countries, where there's a risk of malnutrition, supplements reduce the risk of low birth-weight babies.

If your diet is generally healthy, with plenty of fruit, vegetables, nuts, pulses and dairy products, you're unlikely to benefit from a pregnancy supplement. There are many nutritional benefits from food that can't be obtained from a vitamin pill, and no pill will undo the negatives of a diet of pies, chips and thick shakes. The reality, however, is that many women don't have a diet that's healthy in every respect, and some struggle to eat well if they suffer severe morning sickness, in which case the extra nutrients in pregnancy supplements may be useful.

RANZCOG states that "although in the general population, a healthy balanced diet should largely obviate the need for vitamin and mineral supplementation, pregnancy and lactation create extra nutritional demands that, for some individuals, may make supplementation advisable". The college recommends supplements in the following situations, in consultation with your doctor:

- **iodine and folic acid supplementation** for all pregnant women.
- **additional folic acid** (5mg per day) for women with a multiple pregnancy, those taking anti-convulsants, people with diabetes and those who have a tendency to blood clotting or a family history of neural tube defects.
- **vitamin B12** for vegans.
- **iron** for vegetarians and vegans and women with a multiple pregnancy.
- **calcium** for people who avoid dairy (for example, the lactose-intolerant or vegan).
- **vitamin D** may be necessary for people at risk of deficiency.

"Pregnancy multivitamins won't cause any harm, and may confer some benefit for women who don't have a healthy diet," says Dr Louise Farrell, Chair of the College's Women's Health Committee. She points out that maternal micronutrient supplementation and foetal health is a developing science and under continual review. ■

Special mentions

All the formulations we looked at contain the recommended daily intake of folic acid and iodine; many regular multivitamins do not. However, many also contain unnecessary vitamins and minerals, or pointlessly low levels of nutrients, particularly calcium.

If you're only after iodine and folic acid, you can choose a formulation based on price and whether or not you want fish oil. At less than 50c a day and widely available, **Nature's Own Pregnancy Platinum** is the cheapest we found per day with fish oil, and **Fabfol Plus** without. However, there's often heavy discounting in large pharmacies, so keep an eye out for specials.

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Delicious & nutritious?

Not all mueslis are healthy, **Rachel Clemons** discovers.

Muesli has cast off its sawdusty image and gone upmarket. For $20 (or more!) a kilo, you can get stylishly packaged organic grains mixed with exotic ingredients such as wild figs, biodynamic pears, white mulberries and pistachios. While posh muesli may be delicious, the extra dollars you fork out – we paid just under $50 per kilo for the Healthy Friend range of muesli – won't necessarily buy you a healthier product.

At the cheaper end (for as little as $3/kg), the fruit variety is more likely to include sultanas and apricots than goji berries. You'll also usually get fewer nuts in the mix (mainly almonds), but you're just as likely to get a nutritious start to the day. When choosing, however, make sure you check the nutrition label first and don't be swayed by muesli's healthy image. It can be laden with fat and sugars.

Lowest fat

Mueslis are intrinsically higher in fat than other cereals, but it's often the "good" unsaturated type from oats, seeds or nuts. Boutique brand **The Muesli** tops the list with more than 37% fat (a McDonald's Double Quarter Pounder is 17.5% fat). Yet its products consist of just grains, nuts, seeds and coconut, and you'll get the valuable nutrients found naturally in these ingredients. If you're trying to avoid fat of any kind, you can find some mueslis with next to none. Of the 159 we tested, only 10 meet Australian food regulator FSANZ's definition of low fat (no more than 3% fat). The four mueslis in the table, left, contain the least; however, three of these also contain more than 24% sugar, higher than the average sugar content for muesli (18%).

Nutshell

- We scrutinise 159 mueslis to find one that's right for you, whether it be low fat, low sugar or high fibre.
- Muesli can be packed with sugars and fat, so always check the nutrition panel when choosing.

	Total fat (g per 100g)	Saturated fat (g per 100g)	Sugars (g per 100g)	Sodium (mg per 100g)	Fibre (g per 100g)	Price per kg ($)
Morning Sun Fruit Muesli 97% Fat Free	1.8 ●	0.3 ●	16.4 ■	30 ●	10.7	6.38
Nu-Vit Low Fat Fruity Muesli Gluten Free	2.5 ●	0.5 ●	43.3 ■	100 ●	4.1	8 (A)
Soland Health Foods Natural Low Fat Muesli	2.5 ●	0.5 ●	24.9 ■	75.6 ●	9.5	8.95(A)
Sunsol Gluten Free Muesli	2.5 ●	0.5 ●	43.3 ■	100 ●	4.1	11.58(A)

To see how your regular muesli compares with the top-rating muesli in each of our categories, visit **choice.com.au/muesli**

	Sugars (g per 100g)	Total fat (g per 100g)	Saturated fat (g per 100g)	Sodium (mg per 100g)	Fibre (g per 100g)	Price per kg ($)
Biogenic Health Foods Yeast Free & Wheat Free Muesli	1.1 ●	20.1 ■	4.9 ▲	11.2 ●	8.9	10.64
Food for Health Life Food The Liver Cleansing Muesli	1.2 ●	23.6 ■	3.2 ▲	14 ●	13.2	15.90
Macro Natural Untoasted Muesli No Added Fruit	1.6 ●	18.5 ▲	2.6 ▲	2 ●	9.3	6.90
Real Good Food Organic Fruit Free Muesli	1.7 ●	17.4 ▲	2 ▲	6 ●	ns	17.50
Heartland Harvest Dry Roasted	1.9 ●	17.4 ▲	2 ▲	7.8 ●	10.4	20.50
Flip Shelton's Natural Muesli The One With Just Nuts & Seeds	2 ●	23.9 ■	3.2 ▲	7.5 ●	10.5	21.30

Lowest sugar

Eleven out of 159 muesli meet the definition for low sugar (no more than 5% sugar), and the six in this table contain the least (2% sugar or less) – far less than the average of 18%. This is because they contain no added sugars and minimal or no dried fruit.

While providing many valuable nutrients, dried fruit is also a concentrated form of sugar, so muesli can be full of sugar without its being listed as an ingredient. **The Muesli Company Premium Toasted Muesli Full of Fruit** carries a "no added sugar" claim, but it's still 25% sugar, thanks to its dried fruit content. And **Morpeth Sourdough Morpeth Muesli Deluxe** may live up to its "no added cane sugar" claim, but its dried fruit content, along with its honey (sugar, just in another form) result in a product that's almost 28% sugar. But both products pale in comparison with **Sunsol Gluten Free Muesli** and **Nu-Vit Low Fat Fruity Muesli Gluten Free,** which at 43.3% are more sugary than Kellogg's Coco Pops.

CHOOSING THE RIGHT MUESLI

Use these tips to help select the most nutritious muesli.

Lower fat Check the nutrition information panel (NIP). Less than 12% fat is better than average for muesli. For a really low-fat muesli, look for 3% fat or less. The type of fat is also important. Again, check the NIP – the lower the ratio of saturated fat to total fat, the better. The ingredients list tells you whether the fat comes mainly from nuts and seeds or added fat, depending on which is listed higher up. Where added fat is listed as vegetable oil, it could be from coconut oil, which is a saturated fat, or hardened vegetable oil, which can contain trans fat – as bad for you as saturated fat.

Lower sugar Check the ingredients list for added sugar. It can be disguised as honey, maple syrup, golden syrup or glucose. Also watch out for dried fruit in the top three ingredients.

Higher fibre Check the NIP for 10% (10g per 100g) or more fibre.

Highest fibre

Adults should be eating about 30g of fibre a day, and a high-fibre breakfast cereal is a good start. The fibre content of the muesli we reviewed ranges from 3.5% to 18%, with an average just shy of 10%. The eight muesli listed in the table here contain at least 15% fibre – that's 7.5g of fibre in an average 50g serve of muesli – which would provide a good kick-start to your day's fibre intake. Don't rely solely on front-of-pack claims – many muesli with above-average fibre are claim-free.

	Fibre (g per 100g)	Total fat (g per 100g)	Saturated fat (g per 100g)	Sugars (g per 100g)	Sodium (mg per 100g)	Price per kg ($)
Sandra Cabots High Protein High Fibre Muesli	18	9.3 ▲	1.9 ▲	6.6 ▲	113 ●	16
Whisk & Pin Berry Crunch Muesli	17.7	21.7 ■	2.2 ▲	11 ▲	10 ●	27.95
Sunsol Toasted & Natural Oats Fibre Muesli with Vanilla Flavoured Oats	16.9	10.2 ▲	3.4 ▲	29.4 ■	181 ▲	9.50
Energy Fields Vital Start Muesli	16.3	19 ▲	2.6 ▲	11.4 ▲	71 ●	19.78
Food For Health Life Food The Fibre Cleanse Muesli	16	20.4 ■	2.7 ▲	2.4 ●	13 ●	15.90
Classique Gourmet Deluxe Muesli With Cranberries	15.87	11.41 ▲	1.37 ●	20.53 ■	20.75 ●	7.32 (A)
Classique Gourmet Premium Muesli With Apricot & Almonds	15.08	11.41 ▲	1.02 ●	21.83 ■	11.47 ●	7.32 (A)
Coles Smart Buy Muesli	15	7.8 ▲	2.2 ▲	12.4 ▲	64 ●	2.83

72% of all muesli contain sultanas and sunflower seeds

	Price per kg ($)	Total fat (g per 100g)	Saturated fat (g per 100g)	Sugars (g per 100g)	Sodium (mg per 100g)	Fibre (g per 100g)	Fruit ingredients
The Muesli Company Premium Muesli Full of Fruit	5.05 (A)	7.9 ▲	2 ▲	23.8 ■	53 ●	11.2	Sultanas, apricots, apple, pawpaw, currants, raisins,
The Muesli Company Premium Toasted Muesli Full of Fruit	5.60 (A)	8.4 ▲	1.7 ▲	25.4 ■	42 ●	9	Sultanas, apricots, apple, pawpaw, currants, raisins,
The Muesli Company Toasted Muesli Wheat Free	6.13 (A)	8.6 ▲	1.7 ▲	25 ■	26 ●	9	Sultanas, apricots, apple, pawpaw, currants, raisins,
The Muesli Company Natural Muesli Wheat Free	6.13 (A)	8.5 ▲	1.9 ▲	22.7 ■	28 ●	11.2	Sultanas, apricots, apple, pawpaw, currants, raisins,
Sunsol Apple & Berry Muesli Low Fat	6.27 (A)	2.8 ●	0.5 ●	24 ■	60 ●	8.8	Sultanas, apricots, apple, pawpaw, pineapple, blueberries,
Macro Organic Fruity Muesli	9.95	9.3 ▲	1.2 ●	22 ■	10 ●	8.1	Sultanas, apricots, apple, currants, raisins, cherries, plum
Flip Shelton's Natural Muesli The One With Just Fruit	22.20	5.1 ▲	0.9 ●	19.5 ■	10.6 ●	9.9	Sultanas, apricots, apple, currants, pineapple, mango,

DIY MUESLI

This tasty recipe from Fiona Mair, CHOICE's home economist, is one of our favourites.

Ingredients

- 2 tbsp honey
- 150 ml fresh orange juice
- 2 cups rolled oats
- 1 cup rice bran
- 2 cups triticale flakes (or substitute wheat, rice or bran flakes)
- 3/4 cup unprocessed wheat bran
- 1 1/2 tbsp sesame seeds
- 2 tbsp slivered almonds
- 3/4 cup shredded or flaked coconut
- 1/2 cup apricots, chopped finely
- 1/2 cup sultanas
- 6 pieces dried apple, chopped finely
- 5 pieces dried mango, chopped finely
- 5 pieces dried paw paw, chopped finely
- 6 prunes, chopped finely

Method

- Combine all dry ingredients (except dried fruit).
- Blend honey and orange juice (warm gently in microwave first), pour over dry ingredients, mix well.
- Place mixture onto a baking tray lined with baking paper, bake at 150°C for 25-30 minutes or until golden, stirring occasionally. Cool.
- Combine dried fruit* with baked ingredients.
- Store in an airtight container.

* Other dried fruits can be used instead – try figs, raisins, cranberries, currants, banana or pears.

Nutrition

Fat: 9.5g/100g
Sugars: 23.5g/100g
Fibre: 10.3g/100g
Sodium: 86mg/100g
To meet our CHOICE Selections criteria, only use half the honey, apricots and sultanas specified.

Fruit variety

The fruits of choice for muesli manufacturers are sultanas (found in 72% of mueslis), apricots (52%), pawpaw (36%), coconut and currants (both 33%), apple (31%), pineapple (29%) and raisins (27%). With nine or more different fruits appearing on the ingredients list, the seven mueslis in the table above come top for variety.

Nuts and seeds variety

The most common nuts we found in muesli are almonds (in 57% of mueslis) and hazelnuts (10%). Sunflower seeds (you'll be eating them in 72% of mueslis), pumpkin seeds (42%), linseed (28%) and sesame seeds (26%) are the most prevalent seeds.

With at least six different nuts and seeds listed as ingredients, the five mueslis in the table below come top for variety. The rarer – and for some people more desirable – nuts were cashews and pistachios.

	Price per kg ($)	Total fat (per 100g)	Saturated fat (per 100g)	Sugars (per 100g)	Sodium (per 100g)	Fibre (per 100g)	Nut and seed ingredients
Soland Health Foods LSA Muesli	8.70(A)	12.6 ▲	4 ▲	27.5 ■	30 ●	8.8	Almonds, peanuts, walnuts, sunflower seeds, linseed, ses
The Muesli	24.50	39.2 ■	12.5 ■	2.05 ●	62 ●	9.1	Almonds, hazelnuts, cashew, walnut, Brazil nuts, sunflower
Flip Shelton's Natural Muesli The One With Just Nuts & Seeds	21.30	23.9 ■	3.2 ▲	2 ●	7.5 ●	10.5	Almonds, hazelnuts, pecans, pistachios, Brazil nuts, sunflo
The Muesli Gluten Free	39	37.4 ■	10.2 ■	3.1 ●	50 ●	8	Almonds, hazelnuts, cashew, walnut, Brazil nuts, sunflowe
Flip Shelton's Natural Muesli Gluten Free	27	21 ■	4.2 ▲	11.4 ▲	17.5 ●	7.3	Almonds, pecans, sunflower seeds, pumpkin seeds, sesam

ineapple, dates, nectarine, peach
ineapple, dates, nectarine, peach
ineapple, banana, dates, nectarine, peach
ineapple, dates, nectarine, peach
aspberries, strawberries, banana
aspberries, strawberries, lemons
eaches, pears, cranberries

ds
mpkin seeds, linseed, sesame seeds
ds, pumpkin seeds, sesame seeds
mpkin seeds, linseed, sesame seeds
ds, amaranth

The three best value-for-money mueslis we recommend

CHOICE selections

If you're not concerned about any one nutritional criterion but just want a good nutritious all-rounder, the 20 mueslis in the table below hit the spot. They're all high in fibre, low in sodium and, for mueslis, contain less than average sugar and fat, and less than 5% saturated fat. ■

Claims to fame

We reviewed 159 mueslis for on-pack nutrition claims and found almost three-quarters contain at least one. The most common are gluten and wheat-free claims or those relating to fibre or wholegrain content. The problem with nutrition claims is they don't tell the whole story – products claiming no added sugar can still be high in sugar and fat, for example. CHOICE has called for mandatory front-of-pack traffic light labelling on all products making nutrition claims, to help consumers make healthy choices. For more information on our campaign, go to **choice.com.au/foodlabelling**.

	Price per kg ($)	Total fat (g per 100g)	Saturated fat (g per 100g)	Sugars (g per 100g)	Sodium (mg per 100g)	Fibre (g per 100g)
Woolworths Homebrand Traditional Muesli	2.77	7.5 ▲	1.7 ▲	9.8 ▲	65 ●	11.5
Coles Smart Buy Muesli	2.83	7.8 ▲	2.2 ▲	12.4 ▲	64 ●	15
Black & Gold Tropical Muesli	3.63	6.8 ▲	1.6 ▲	12 ▲	17 ●	10.7
Black & Gold Toasted Muesli	3.51	5.7 ▲	1.9 ▲	5 ●	<5 ●	13.1
Arnold's Farm Strawberry & Yoghurt Muesli	5.19	7.7 ▲	2.2 ▲	16.4 ■	18 ●	10.2
Lowan Apricot & Almond Natural Muesli	5.99	10.1 ▲	2.3 ▲	16.5 ■	32 ●	10.7
Heritage Mill Strawberry & Yoghurt Muesli	5.29	7.7 ▲	2.2 ▲	16.4 ■	18 ●	10.2
Lowan Fruit & Nut Natural Muesli	5.99	8.5 ▲	2.2 ▲	15.1 ■	36 ●	10.7
Morning Sun Natural Style Muesli Apricot & Almond	6.14	7.3 ▲	1.7 ▲	17.7 ■	23 ●	11.2
Morning Sun Natural Style Muesli Peach & Pecan	6.14	9 ▲	2.4 ▲	15.8 ■	23 ●	11.4
Morning Sun Fruit Muesli 97% Fat Free	6.38	1.8 ●	0.3 ●	16.4 ■	30 ●	10.7
Uncle Tobys Natural Style Muesli Original Swiss Blend	6.76	6.8 ▲	1.2 ●	17.7 ■	28 ●	11.2
Macro Raw Muesli With Coconut	6.60	10.7 ▲	3.5 ▲	11 ▲	4 ●	10.3
Monster Muesli Hi Fibre Gourmet Selection	7.13 (A)	7.5 ▲	1.2 ●	16.2 ■	36 ●	13
Monster Muesli Sports Gourmet Selection Muesli	8.56 (A)	7.9 ▲	1.6 ▲	10.1 ▲	32 ●	10.8
Soland Health Foods High Protein Muesli	8.70 (A)	9.9 ▲	2.4 ▲	15.5 ■	22.3 ●	10.5
Sandra Cabots High Protein High Fibre Muesli	16	9.3 ▲	1.9 ▲	6.6 ▲	113 ●	18
Heartland Harvest Natural	19.20	8.8 ▲	1.4 ●	9.3 ▲	10.3 ●	10
Whisk & Pin Bircher Muesli	23.30	8.2 ▲	1.5 ●	10.4 ▲	8 ●	13.1
Whisk & Pin Organic Muesli	27.95	11.8 ▲	1.8 ▲	7 ▲	5 ●	14.3

USING THE TABLES Fat, saturated fat, sugars, sodium and fibre figures are taken from the nutrition information panel on the package. Only products that declared their fibre content were reviewed for the Highest Fibre and CHOICE Selections categories. **Traffic light criteria** are based on the latest nutrition recommendations and dietary guidelines established by government health experts in Australia and internationally. **Total fat** (g/100g): ● ≤3; ▲ 3.1-19.9; ■ ≥20. **Saturated fat** (g/100g) ● ≤1.5; ▲ 1.6-4.9; ■ ≥5. **Sugars** (g/100g): ● ≤5; ▲ 5.1-14.9; ■ ≥15. **Sodium** (mg/100g): ● ≤120; ▲ 121-599; ■ ≥600. **Price per kg** as supplied by manufacturers. **TABLE NOTES ns** not stated. **(A)** Where price not supplied, this is based on prices we paid in Sydney supermarkets and health-food stores in May 2011.

Nutshell

- Gluten-free foods are no healthier for you if you don't have coeliac disease or a gluten intolerance.
- If you suspect you have a gluten problem, see your GP for testing.

Given the glut of gluten-free products, **Emily McCluskey** finds out if they're right for you.

Meet the latest in the line of dietary devils: gluten. What used to be a specialty niche of the food industry has become a mainstream cash cow. There are now entire supermarket aisle and freezer sections dedicated to gluten-free food – everything from biscuits, cakes and chips to pizza, cup-a-noodles and cereal. Yet according to Coeliac Australia, people with coeliac disease make up about one percent of the population. Those with other types of gluten sensitivity also need to avoid it, but it seems the surge in gluten-free products has little to do with real need.

What's wrong with gluten?

A sticky protein that naturally occurs in wheat, barley, rye and oats, gluten is found in bread, pasta, beer and many other processed foods. If you have coeliac disease, gluten can cause serious long-term damage (see Allergy, Intolerance or Disease?, page 42) or, if you suffer from non-coeliac gluten intolerance, induce unpleasant side-effects, such as bloating and gas. However, for most people gluten won't cause problems.

The health halo

A national online survey conducted in the US by market research group Packaged Facts found the highest proportion of people (46%) purchased gluten-free foods due to a perception that they are "generally healthier", while an additional 30% opted for gluten-free in an effort to control their weight. Only

eight to 12% purchased gluten-free products due to having (or a family member having) a gluten intolerance.

And it seems to be the same story in Australia. "The idea of gluten-free being healthy could be one manufacturers are pushing, but my sense from the advertising is that they're also saying gluten-free products could be for you if you feel bloated, uncomfortable, have an irritable bowel, etc," says Dr Robert Loblay, clinical immunologist at the Royal Prince Alfred Allergy Unit in Sydney. "These products first took off in response to the needs of coeliac patients. Then when the interest in non-coeliac gluten intolerance grew, manufacturers hopped on the bandwagon so they could expand the market for their products."

The fact is that in the absence of coeliac disease or an intolerance, gluten-free foods are no better for you than regular products. In fact, some may even contain more kilojoules and be more heavily processed than their gluten-rich counterparts – not to mention, a lot more expensive.

Why the gluten-free craze?

It may have something to do with celebrities such as Oprah and Gwyneth Paltrow spruiking the benefits of a gluten-free diet for weight loss. The Western diet is saturated with gluten, so a strict gluten-free regime cuts out a lot of foods. As with any restrictive diet, weight loss is possible because you tend to eat less. But depending on dietary choices, it can also go the other way.

"In my experience, the gluten-free diet is actually more likely to cause weight gain if not managed properly," says Penny Dellsperger, dietitian from Coeliac Australia. "The more refined carbohydrates included in a gluten-free diet often result in lower fibre intakes and a higher glycaemic load. These factors both contribute to decreased satiety and increased hunger."

1%

proportion of the population with coeliac disease

In the absence of medical or dietetic supervision, a gluten-free diet can also lead to nutrient deficiencies. "There's also evidence to suggest that vitamin B, vitamin D, calcium, magnesium and zinc deficiency is more likely in those on a gluten-free diet," says Dellsperger.

For this reason, you shouldn't self-diagnose as coeliac or gluten-intolerant, despite the availability of information on the internet. There are plenty of things in your diet that can cause bloating and gas, and one of the reasons wheat (and therefore gluten) is implicated is that it contains other components that can cause gut distress, such as carbohydrates. Another reason not to self-diagnose is that gluten is hidden in many foods you may not expect, so it takes a good deal of knowledge and training to stick to a true gluten-free diet, which is important for people with coeliac disease. Beginning such a diet when unsupervised can also prevent you from being properly diagnosed if you have a true intolerance.

The boom ain't all bad

Eating entirely gluten-free is easier said than done, because it means you can't use the same surfaces or toaster as gluten-containing foods, making dining out near impossible. For those diagnosed with coeliac disease, such as Gianna Nashar (see below), the surge in gluten-free foods is a welcome relief. "I was diagnosed at 16 months old and my parents had a hard time finding gluten-free foods while I was growing up," she says. "My mum says it was the hardest thing, because back in the early 1980s there were hardly any gluten-free foods. The range of gluten-free food ▸

Gianna's story

Gianna Nashar, 28, was diagnosed with coeliac disease at 16 months. She was very sick with diarrhoea and not growing as she should have. It was difficult at first for her family to adjust. Her mother Josey joined the Coeliac Society (now Coeliac Australia) for help, but in the 1980s there wasn't much of a market for gluten-free so she had to make everything from scratch.

"By the time I was at school I was pretty used to it," Gianna says. "But I like food so I didn't stick to a strict gluten-free diet. If there was something at the school canteen I wanted I just ate it. I didn't realise at the time how serious coeliac disease was. I didn't have any symptoms as I wasn't eating enough gluten so I just thought I was fine." When she was old enough to go to the doctor's by herself, she realised she was putting

her health at risk. "Nowadays I'm very conscious of what of I put in my mouth".

Despite her vigilance, she did have one notable incident. Gianna started taking a new vitamin, not knowing it contained wheat. She experienced an excessive amount of bloating, especially after meals. "Every GP I saw told me it was to do with the coeliac disease. It wasn't until four months down the track I found out I was actually pregnant!" She's since given birth to a healthy boy, Jacob.

Gianna's advice to someone who thinks they have coeliac disease is to "definitely get checked and diagnosed. Wheat and gluten is in everything, including things you wouldn't expect, so don't go cutting it out until your GP says so."

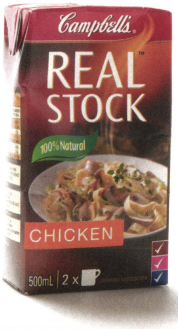
has changed drastically. These days you can buy almost anything gluten-free."

Beware the dodgy diagnosis

Despite advances in knowledge about allergies and intolerances and screening methods, many sufferers consult alternative practitioners for diagnosis and treatment. Alternative screening techniques such as Vega testing and hair analysis (outlined in Dodgy Diagnostics, *CHOICE*, July 2011, page 28) aren't recommended. If you're a genuine sufferer, an incorrect diagnosis or treatment method could keep you from proper diagnosis and treatment, prolonging discomfort while relieving you of your hard-earned cash.

In its position statement on unproven diagnostic treatments, the Australian Society for Clinical Immunology and Allergy (ASCIA) states that "not only are such tests unreliable in diagnosing allergic disease, they're also increasingly being promoted for the diagnosis and management of disorders for which no evidence of immune system involvement exists. ASCIA strongly advises against the use of these tests for diagnosis or to guide medical treatment."

In other words, if you suspect you have an allergy or intolerance, consult your GP for proper testing, diagnosis and treatment. ■



Gluten is found in many foods you wouldn't expect

If you suspect you have a problem with gluten:

- **Keep eating gluten** and see your GP to arrange testing. Gluten must be ingested for six weeks prior to testing to ensure an accurate result.
- **A blood test** can be used to screen for antibodies that are typically elevated in those with coeliac disease. However, the diagnosis of coeliac disease should not be made just on a blood test alone. A positive result should be followed up by a small-bowel biopsy.
- **Biopsy** A diagnosis of coeliac disease can only be made with a biopsy showing damage to the wall of the small intestine. This involves a simple gastroscopy procedure performed under a light anaesthetic in which several small samples are taken. These are then examined under a microscope.
- **Gene testing** can be useful in cases where the blood or biopsy result is unclear, or if not enough gluten was eaten before testing. More than 99% of people who have coeliac disease have the genes HLA DQ2 or HLA DQ8, but only about three percent of people with these genes have coeliac disease. Therefore, a negative result effectively rules out the possibility of the disease, but a positive result requires further investigation, such as reintroducing gluten to your diet and following up by carrying out a biopsy to confirm the diagnosis.

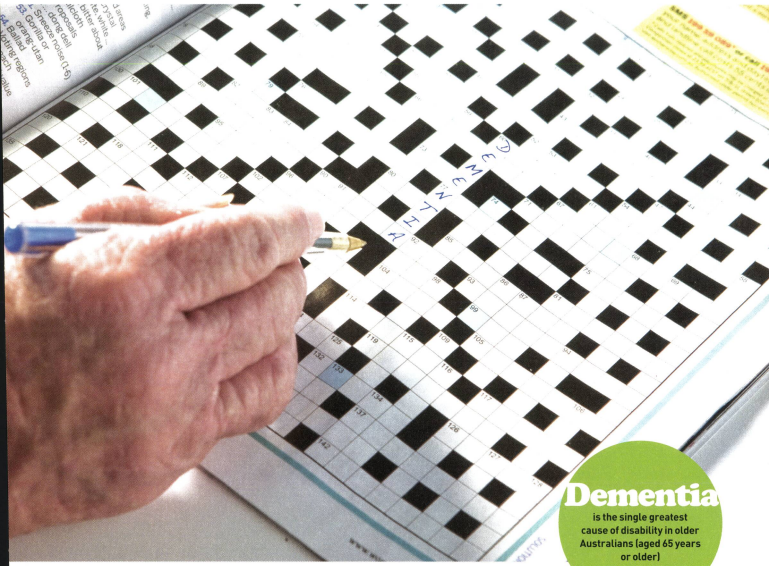
Allergy, intolerance or disease?

Coeliac disease is a lifelong condition and the most severe form of gluten intolerance. Symptoms include bloating, stomach cramps, tiredness, and joint pain. Some people exhibit other symptoms or none at all.

It's actually an auto-immune disease triggered by the protein gluten, the presence of which stimulates the body's immune system to attack the small intestine, causing damage that prevents the absorption of essential nutrients. It's important for people with coeliac disease to avoid all traces of gluten so the reaction stops and the internal damage heals. Untreated coeliac disease has been associated with many serious complications, including an increased risk of several forms of cancer.

Non-coeliac gluten intolerance – an intolerance to gluten without the accompanying auto-immune reaction that causes damage to the lining of the gut wall – has symptoms similar to those of coeliac disease so it's important to see your GP for an accurate diagnosis. If ceoliac disease is ruled out you will probably be referred to a dietitian or immunologist for further investigation. Those with non-coeliac gluten intolerance don't require the strict gluten-free diet that a coeliac needs. If you are diagnosed with this issue you may need to test yourself to find your tolerance level.

Wheat allergy is one of the more common allergies in young children. Most grow out of it by the time they're about five. Symptoms range from nasal congestion and watery eyes to life-threatening anaphylaxis. An allergy is where the immune system mistakes a harmless substance for a pathogen and mounts an immune reaction to fight it (this is different to coeliac disease, where the body attacks itself).



Dementia is the single greatest cause of disability in older Australians (aged 65 years or older)

Source: Alzheimer's Australia 2011

Mind games

With a rapidly ageing population, diseases such as dementia are increasing. So what can be done to boost our brain health? **Hannah Grew** finds out.

There are 1500 new cases of dementia diagnosed in Australia each week, and it's predicted that by 2050 there'll be almost one million Australians with the condition and 10 times as many family members and friends suffering indirectly from its effects.

Dementia is the name for a group of symptoms, including memory loss, confusion, difficulty performing familiar tasks and changes in mood or personality, that occur due to a decline in mental functioning. It has more than 100 recognised causes, the most common being Alzheimer's disease. While there's no known cure, research shows that cognitive decline in later life is influenced by factors such as high blood pressure, heart disease and high cholesterol, exercise, diet, cognitive activity, mood and sleep. Modifying these factors may protect against the onset of dementia.

It's predicted that by 2050 there'll be almost one million Australians suffering some form of dementia

3rd

Dementia is the third leading cause of death for women in Australia, after heart disease and stroke

1 in 4

people aged over 85 have dementia

Is dementia a normal part of ageing?

Dementia is not normal ageing. Some changes in the ability to think are a normal part of the aging process. Most healthy adults over 65 experience some decline in cognition such as visual and verbal memory, immediate memory or the ability to name objects and control and maintain attention. On the plus side, vocabulary and verbal reasoning can remain unchanged or even improve during the normal ageing process.

Those suffering dementia usually have problems that affect the ability to live independently and perform basic tasks.

Stress, lack of quality sleep and depression can also interfere with cognitive function. So while it's common to occasionally be unable to recall an event or conversation, or to be a bit slow coming up with the word you want, if you frequently forget the names of close friends or family, or identify with any other warning signs (see opposite), you should speak with your doctor.

Are only older people affected?

Age is a well-established risk factor for Alzheimer's disease. A quarter of people aged over 85 have dementia, but it's now thought that degenerative changes in the brain can start occurring 10, 15 or even 20 years before outward symptoms first appear. Up to 40% of adults over 60 years of age without observable dementia or cognitive decline show signs of Alzheimer's in their brains when they die.

Late-onset depression – depression that first starts in your 50s – may also be a red flag for brain changes, which can lead to further cognitive decline. To reduce your risk of developing dementia, stay healthy, active and social, and challenge your brain with new activities, especially from your 40s (see Boosting your Brain, far right).

Is dementia genetic?

Most cases of dementia are not inherited. Direct inheritance or familial Alzheimer's disease – where a child inherits a mutated gene from a parent (see left) – isn't common in Australia. However, it means Alzheimer's disease will develop, usually in the person's 40s or 50s.

Most people with dementia are affected by sporadic Alzheimer's disease, which can affect adults of any age (but usually those aged over 65) who may or may not have a family history of the disease. Sporadic late-onset Alzheimer's disease doesn't appear to pass directly from one generation to the next, but is associated with the presence of the ApoE14 gene, which can be inherited. This gene is carried by 25% of Australians; although risk is increased for these people, about half of ApoE14 carriers who live to be 85 years old won't develop Alzheimer's disease.

Dementia details

Dementia describes a broad range of symptoms and exists in many forms, each with its own cause. Alzheimer's disease, vascular dementia, dementia with Lewy bodies, Parkinson's disease, fronto temporal lobar degeneration, Huntington's disease, Korsakoff's syndrome and Creutzfeldt-Jakob disease are all common forms.

Alzheimer's disease is a progressive, degenerative illness and the most common form of dementia, accounting for about 60% of cases. The cause is unknown, but disease pathology in the brain is characterised by "tangles" of material inside brain cells and deposits or plaques of amyloid protein outside the cells, which interfere with brain messaging and lead to cell death and loss of function.

The **familial** form of Alzheimer's can be inherited from an affected parent, whereas **sporadic Alzheimer's disease** can affect adults at any age, but usually after 65. This is by far the most common form of Alzheimer's disease and affects people who may not have a family history of the disease.

Vascular dementia refers to dementia related to poor blood supply to areas of the brain and is the second-most common form of dementia.

Dementia with Lewy bodies is caused by the degeneration and death of nerve cells in the brain, which is thought to be linked to abnormal spherical structures inside nerve cells (Lewy bodies).

Mild cognitive impairment (MCI) refers to cognitive decline in older people that is beyond what is expected, but not sufficient for a dementia diagnosis. Those with MCI are still very functional but have a 45% chance of experiencing further decline and progressing to Alzheimer's disease.

Son named David, daughter named Julie

Can brain-training stop dementia?

It is not possible to cure or prevent dementia completely, but increasing or maintaining social and intellectual activities may help delay its onset. Several studies have shown that education is associated with a lower risk of developing dementia by providing a protective reserve of brain that stops outward symptoms despite significant disease in the brain.

Associate Professor Sharon Naismith, Head of the Healthy Brain Ageing Clinic in Sydney, says while cognitive training two or three times a week can be beneficial, it must be an active, novel process that increases in complexity and gets the brain cells working. She says that good computer or internet-based cognitive training programs aren't widely available to the community, but can provide engagement and are often user-friendly. As long as they're new to you and are increasingly challenging, activities such as learning a new language, instrument or skill can help.

What about contact sports?

Maintaining physical activity in mid and later life is associated with a lower risk of cognitive decline and dementia and is a recommended part of prevention. But those who play contact sports such as football and boxing, and experience severe head injuries, including lack of consciousness may be at an increased risk of developing dementia.

Some studies have shown that severe head injury – from any cause – can increase the risk of developing Alzheimer's disease by up to 10 times. Protective headgear should be used in high-contact sports and activities where risk of damage to the head is high.

Is booze bad for the brain?

Excessive consumption of alcohol isn't recommended for good health, and if combined with vitamin B1 deficiency can lead to Korsakoff's syndrome, an alcohol-related dementia. The good news for those who enjoy the occasional glass of wine is that light to moderate alcohol consumption may actually lower the risk of dementia, especially Alzheimer's disease and cognitive impairment. National guidelines recommend that healthy men and women drink no more than two standard drinks on any day to reduce risk of harm from alcohol-related disease or injury.

Currently, there isn't enough evidence to promote alcohol consumption to non-drinkers as a way to reduce dementia. So if you don't already drink, don't use brain health as a reason to start! ■

Boosting your brain

Without a cure on the horizon, prevention is the best medicine. To reduce your risk:

- Keep physically active
- Engage in social activities
- Start a new course or computer game or learn a new language or skill
- Sleep well
- Control vascular risk factors including blood pressure and cholesterol
- Don't smoke
- Don't drink excessively – no more than two standard drinks per day
- Eat healthily and avoid too much saturated fat
- Ensure adequate folate and vitamin B12 and E intake
- Protect against head injury

WARNING SIGNS

In the early stages of dementia, changes can be subtle. Sufferers can lose personal insight so they don't detect changes in their own behaviours – often family or friends identify changes first and flag the problem with a doctor. If any of the following ring true – in yourself or those close to you – speak with your GP:

- Consistently can't recall the names of close friends or family
- Frequently getting lost in familiar places
- Repetitive questioning and confusion
- Odd or inappropriate behaviours
- Repeated falls or loss of balance
- Personality changes
- Forgetting recent events – even major world events such as a natural disaster
- Decline in planning and organisation
- Changes in diet or eating habits
- Changes in hygiene
- Increased apathy and withdrawal
- Changes in language abilities – previously familiar words mean nothing

Feed the cat

Ask the Experts

Got a niggling question our team can help with?

There is now information available on which plastics should be avoided in relation to food and drink containers. However, I'm interested to know where cling wrap products fit into this picture, given they're often used with foods that are subject to temperature changes.

CHOICE health expert Karina Bray replies: Plastic films used in the home are likely to be made of low-density polyethylene (LDPE, recycling code 4), which is microwave-safe and doesn't contain chemicals with health concerns.

PVC (recycling code 3) is used for some kinds of plastic wrap, such as wrapping for meat in supermarkets, and contains added chemicals known as plasticisers. On its own, PVC is hard and rigid, so plasticisers are added to make it soft and flexible. Phthalates are often added as plasticisers to the PVC that's used for food packaging. Phthalates are endocrine disruptors, and there are concerns about their safety. So check the label on your plastic wrap at home – if it's made of polyethylene, it's phthalate-free.

Karina Bray

Ask us

Do you have a question for one of CHOICE's experts? Email us at asktheexperts@choice.com.au or write to us at Ask the Experts, CHOICE, 57 Carrington Rd, Marrickville, NSW 2204.

Is it better to keep a rechargeable battery topped up or to let it run nearly flat and then recharge?

CHOICE tech expert Denis Gallagher replies: Nickel cadmium (NiCad) batteries are still used for some appliances such as cordless drills due to their ability to keep their voltage at high levels throughout their run time. However, they have the worst memory effect, which means if you keep charging them by topping them up they'll tend to bottom out with their run time. If you're storing NiCad batteries it's best to fully discharge them first. NiCads are also the worst option environmentally as it's very difficult to properly dispose of the heavy metal cadmium.

Rechargeable nickel metal hydride (NiMH) batteries are taking over from NiCad for most popular consumer applications requiring AA or AAA batteries. They don't have a significant memory effect when charged and can be stored without any significant effect on the battery, though they will discharge more than alkaline batteries over time. The development of low self-discharge NiMH batteries (such as the Sanyo Eneloop) means you can also use this type of battery in occasional use and very low-power items such as remotes.

Lithium ion (Li-ion) batteries are found in most small electronic products such as music players, have virtually no memory effect and can be stored fully charged. However, you can't buy rechargeable AA or AAA batteries (even though you can get Li-ion non-rechargeable AA). Look out for our rechargeable battery test in an upcoming *CHOICE*, where we'll find out which of the most popular AA batteries are best for charging, performance and durability.

A local small business charges fees for EFTPOS as well as credit card transactions. Are they allowed to add extra just because you're paying from cheque or savings?

CHOICE finance expert Brendan Mays replies: Merchants are able to surcharge as they see fit. Excessive surcharging is frowned upon, but unfortunately at this point there's not a lot you can do as long they are also providing another payment method (such as cash).

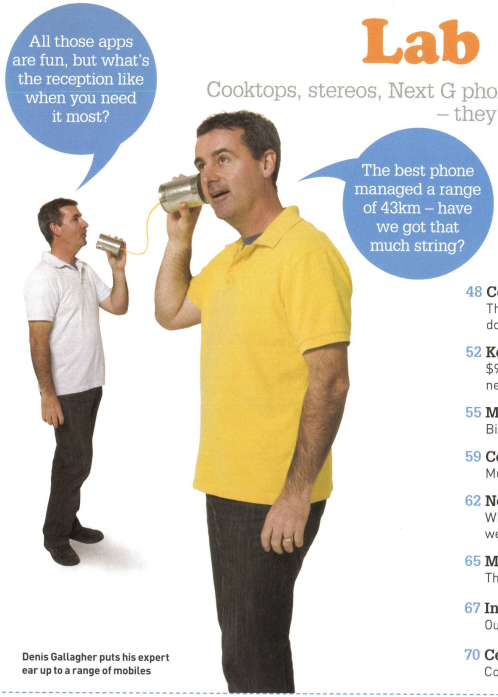
EFTPOS and debit cards are typically the cheapest electronic transactions to perform, so it's disappointing to see some retailers charge for these payment methods. Some blend their payment costs into a single surcharge, which may also explain the surcharge despite the relatively low cost of a single EFTPOS transaction.

We're campaigning for fairer surcharges that reflect the cost of the transaction, and we recently made a submission to the RBA on this subject. For now, you could politely let the manager know how you feel. The only other alternative to avoid the extra charges is to pay with cash.

Brendan Mays

Lab Tests

Cooktops, stereos, Next G phones, indoor paints – they're all on test here



Denis Gallagher puts his expert ear up to a range of mobiles

48 Ceramic cooktops
They look good, but how do they perform?

52 Kettles
$9 or $129 – how much do you really need to spend on a good kettle?

55 Mini stereos
Big sound from a small package

59 Colour laser printers
Multifunction marvels on test

62 Next G phones
Which give you the most welcoming reception?

65 Mobile operating systems
The best OS for your needs

67 Indoor paints
Our selections have you covered

70 Ceiling fans
Cool down as the weather heats up

CHOICE. The People's Watchdog

CHOICE has its own testing laboratories where our experienced technical staff puts products through their paces. We use test methods based on Australian standards, and we develop our own to match the way consumers use a product in their homes. We buy the products we test, maintaining our independence from manufacturers, and so we know what you're faced with in the shops. Our recommendations are based on a product's quality and performance, with no hidden bias.

CHOICE SHOPPER For the best deal on products where you see this logo, call 1300 360 655. Have the model name and number, the price you've been quoted and your CHOICE subscriber number.

CHOICE ONLINE / CHOICE VIDEO When you see one of these tags, there is more information about this test at **www.choice.com.au**.

CHOICE BEST BUY Our testers award a product a Best Buy if it delivers high quality at a comparatively low price. Not every test report includes Best Buys.

Best Buy

CHOICE GREEN BUY Our researchers award a Green Buy to a product that delivers good quality and environmental performance. Not every product test includes Green Buys.

Green Buy

Nutshell

- Cleaning can be a real chore with ceramic cooktops, but with the right tools it can be quick and simple.
- The What to Buys are good and the rest are worth considering

Streamlined cooking

Radiant ceramic cooktops have stylish looks and perform very well too, writes **Rebecca Gatto**.

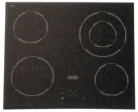
If you're after a stylish cooking surface that can be easy to clean, has good cooking performance and a mid-range price tag, you'll want to check out radiant ceramic cooktops.

Coil elements lie under a continuous ceramic surface that has few or no dirt traps. While not as controllable or instantly responsive as gas or induction, most of these cooktops are excellent at low temperatures for sensitive heating jobs such as melting chocolate, and are reasonably responsive to heating up or turning down. CHOICE tested nine ceramic cooktops, many of which made our What to Buy list (opposite).

Our home economist, Fiona Mair, assesses each cooktop's cooking performance by melting chocolate to see how the simmer element handles a delicate food, and white sauce to measure how well the simmer element maintains a low temperature. She also cooks rice to measure how well the medium element turns down to low from a high temperature, and stir-fries beef and vegetables to assess the largest element's ability to produce continuous high heat. Our ease of use assessment takes into consideration the position, handling, setting, marking and labelling of the controls and burner areas, as well as ease of cleaning.

The top-scoring models have very good overall scores, but those that didn't make our recommended list are still worth considering. They perform well overall – it's mainly their ease of use that separates them from the rest.

WHAT TO BUY



85%
Delonghi DTCH60B, $1229

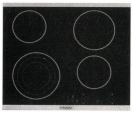
Good points
- Excellent controls.
- Dual element.
- Easy to clean – no cracks or crevices.
- Easy to determine which controls relate to a particular element.
- Four pots fit comfortably.
- Automatic cooking/heating.

Bad points
- Controls are reasonably close to the element.
- Large element positioned at the back.

84%
Westinghouse PHN768U, $1219

Good points
- Excellent controls.
- Easy to determine which controls relate to a particular element.
- Four pots fit comfortably.
- Large and simmer elements are at the front.
- Triple cooking zone.
- Glass cleaner and scraper.
- Easy to clean – no cracks or crevices.
- Automatic warm-up function.

Bad points
- Controls are close to small element.



83%
Electrolux EHET66CS, $1269

Good points
- Excellent controls.
- Easy to determine which controls relate to a particular element.
- Four pots fit comfortably.
- Large and simmer elements are at the front.
- Triple cooking zone.
- Glass cleaner and scraper.
- Automatic warm-up function.

Bad points
- Controls are close to small element.
- Cooktop edge has a stainless steel strip that can trap dirt.

82%
Omega OC65TA, $649

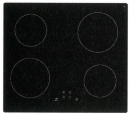
Good points
- Least expensive model on test.
- Excellent controls.
- Easy to determine which controls relate to a particular element.
- Four pots fit comfortably.
- Easy to clean.
- Dual element.

Bad points
- Large element positioned at the back.
- Controls are quite close to element.

81%
Miele KM 5600, $1199

Good points
- Automatic heat setting function.
- Excellent controls.
- Easy to determine which controls relate to a particular element.
- Four pots fit comfortably.

Bad points
- Cooktop edge can trap dirt.
- Large element positioned at the back.
- Controls are quite close to element.
- No timer.



80%
Smeg SA611XA, $990

Good points
- Automatic cooking feature.
- Excellent controls.
- Four pots fit comfortably.
- Medium and simmer elements are at the front.
- Easy to clean – no cracks or crevices.

Bad points
- No large element.
- No timer.
- Controls are quite close to element.

MIELE

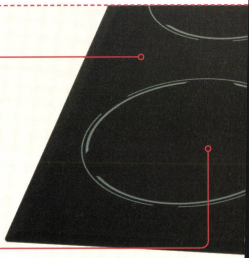
ABOUT THE REST

The **Fisher & Paykel** performed excellently in all the cooking tests except for white sauce – the pan had a brown film in most areas after the sauce was removed, suggesting it's not quick to turn down to the lowest heat setting. The elements are laid out very well and four pots fit comfortably. On the downside, the dial controls are positioned within easy reach of children and the labelling is quite small and faint. The indicator light sits in the centre of the cooktop rather than next to its corresponding control, which isn't ideal. The cooktop has a fine groove around the edge that can trap dirt, and you have to remove the controls to clean around them. A raised edge around each control prevents spillages inside the workings. It also has no child lock or automatic switch-off features.

The **Blanco** is the most expensive cooktop on test. It has a very good cooking performance score but scored only OK for the white sauce test, with a brown film at the bottom of the pan. This cooktop only has three elements, which are laid out well. The extra-large element allows for large boilers to be used, but the simmer element is positioned at the back, which isn't ideal. For cleaning, the cooktop has a fine groove that can trap dirt.

The **Bosch** has dial controls and no child lock or automatic switch-off features. It's also only OK for ease of use. Controls can be easily accessed by children and the labelling is quite small and faint. Like the Fisher & Paykel, the indicator light doesn't sit beside its corresponding control but rather in the middle of the cooktop. It has a good layout and four pots fit comfortably, but a stainless steel edge around the cooktop requires more effort to clean and can trap dirt.

WHAT TO LOOK FOR



Size and shape The most popular cooktop is generally 60cm wide, square-shaped. However, depending on your space requirements, you can also find cooktops in a rectangular shape with their elements in various configurations. Ensure you have the **necessary room** as well as ventilation space before purchasing. Stores should be able to provide the specifications and installation requirements before you buy.

Elements Consider the position, layout and size of the elements in relation to the pots and pans you usually use. The ideal configuration has elements adequately spaced out so you won't need to reach over one element to get to another (rectangular cooktops usually have this sort of configuration). Simmer elements should be at the front so you don't need to lean over other burners to stir a sauce.

Dual elements (with two or more heat rings) are also handy – for smaller pots you can activate the inner ring and for larger pots both rings.

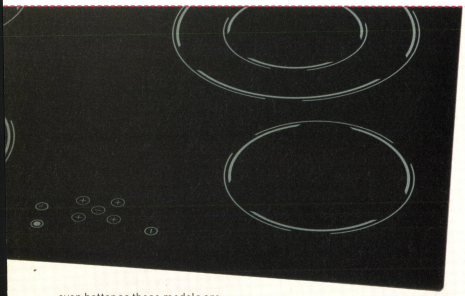
The surface should be easy to clean with few or no areas that can trap dirt. A good cooktop should be able to contain reasonable spills, however, some ceramic cooktops don't have a lip or rim to do this. So while this makes them easier to clean, they can also be messier in the event of a spill.

Knobs should be easy to remove for cleaning underneath dial controls. A seal around the controls is also good to prevent any spillages inside the workings. Touch controls are

	PERFORMANCE						
	Overall score (%)	Cooking performance score (%)	Ease of use score (%)	Low-heat setting score (%, white sauce)	Sensitive heating score (%, melting chocolate)	Turn-down capacity score (%, rice)	High-heat setting score
Delonghi DTCH60B	85	89	80	80	100	90	[illegible]
Westinghouse PHN768U	84	85	82	60	100	80	[illegible]
Electrolux EHET66CS	83	90	72	60	100	100	[illegible]
Omega OC65TA	82	83	81	60	100	80	[illegible]
Miele KM 5600	81	83	78	60	100	70	[illegible]
Smeg SA611XA	80	79	82	60	100	70	[illegible]
Fisher & Paykel CE604CBX1	78	86	66	60	100	90	[illegible]
Blanco BCCT63X	77	80	72	65	100	80	[illegible]
Bosch PKE645C14A	73	79	63	70	100	70	[illegible]

USING THE TABLE Scores The overall score is made up of: Performance: 60%; Ease of use: 40%. **Cool-down time** is measured by settin elements to their highest setting for 30 minutes and then measuring the time taken for the residual heat indicator to turn off.

ELECTROLUX



even better as these models are easier to clean.

Power Electric elements are rated in kW. A good range is 1.2kW-2.2kW.

Residual heat warning Many electric cooktops remain hot long after the heat has been turned off, posing a safety hazard. Cooktops should have a residual heat warning light that stays on until the cooktop has returned to a safe temperature.

Automatic switch-off This safety feature is on all the cooktops on test bar two (see table, below). After you turn on the cooking surface, if a heat setting is not set for a cooking zone within about 10 seconds the cooking surface will automatically switch itself off. This will also happen if a heat setting is selected and no contact has been made with a pot on the element after a similar timeframe.

TURES		SPECIFICATIONS						
Child lock	Automatic switch-off	Number of elements	Control type	Installation dimensions (cm, W x D)	Cooking surface dimensions (cm, W x D)	Cool-down time (min)	Contact	Price ($)
✓	✓	4	Touch	56 x 49	59 x 51	48	delonghi.com	1229
✓	✓	4	Touch	57 x 49	61 x 51.5	31	westinghouse.com.au	1219
✓	✓	4	Touch	56 x 49	61 x 53	31	electrolux.com.au	1269
✓	✓	4	Touch	56 x 49	58 x 51	51	omegaappliances.com.au	649
✓	✓	4	Touch	56 x 49	57.5 x 50.5	44	miele.com.au	1199
✓	✓	4	Touch	56 x 49	59 x 52	46	smeg.com.au	990
		4	Dial	56 x 49	60 x 53	32	fisherpaykel.com.au	779
✓	✓	3	Touch	56.5 x 49.5 (A)	58.5 x 51.5	30	blanco-australia.com	1399
		4	Dial	56 x 50	57.5 x 51.5	28	boschappliances.com.au	849

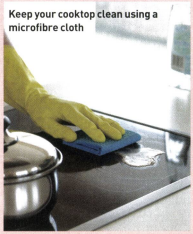
Recommended retail, as of July 2011. **TABLE NOTES (A)** Without frame.

Cleaning up

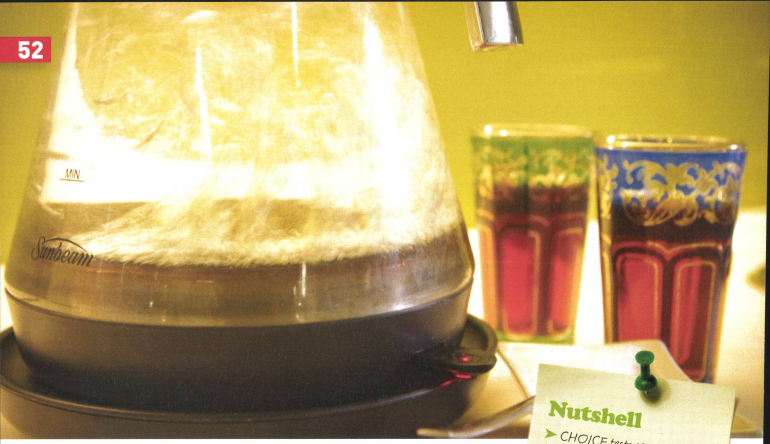
Ceramic cooktops look good, but you need to take care keeping them that way. Spills can bake on, and for some models there's no lip around the edge to contain them, so you need to wipe them up quickly. Take extra care with sugary foods – if these spill they will pit the surface if not wiped away immediately. Any plastics or foils that come in contact with the hot ceramic surface also need to be cleaned straight away. Other messes such as lime scale, water and fat splashes can wait until the cooktop has cooled down before they're cleaned up.

Our home economist recommends using a scraper to remove baked-on mess and suggests a ceramic glass cleaner and microfibre cloth to keep the surface looking clean and streak-free.

Take care when cleaning your cooktop, especially while the surface is still hot. They have a residual heat indicator light that stays on until the cooktop has cooled down to a safe temperature. For the cooktops on test, cool-down time (the time taken for the residual indicator to turn off) ranges from 28 minutes to just under an hour (see the table, left).



Keep your cooktop clean using a microfibre cloth



Nutshell

- CHOICE tests 18 new kettles, priced between $9 and $129.
- Two kettles have introduced a standby mechanism, one of which will cost you up to $93 a year to run.

Off the boil

A standby feature that uses extra power is a step backward in energy saving, says **Matthew Steen**.

When it comes to electric kettles, most people are interested in how noisy they are. We give a weighting of 40% to the overall score for noise and another 40% to ease of use, and split the remainder equally between how long they take to boil one litre of water and the energy they use. But what we don't expect to see are standby costs.

Two kettles on test, the Breville Emporia and Russell Hobbs Whisper Ascot, have a standby mechanism, which maintains the water at a warm temperature. The Russell Hobbs also has a blue light that remains on, which uses energy. Turning on the Emporia's keep-warm function could cost you up to $56 a year to run, and the Whisper Ascot's up to $93. For this reason, the latter doesn't make our What to Buy list. We tested both models with this feature turned off. With electricity prices on the increase, we think these unnecessary features are definitely a step backwards.

As expected, all kettles on test have an auto turn-off function, so if they run out of water they stop heating. We've changed our test method since our last test (see *CHOICE* February 2009, page 56), so these scores can't be compared with the previous test.

> **With electricity prices on the increase, we think these unnecessary features are definitely a step backwards**

Russell Hobbs Whisper Ascot 3050 (A)
Sunbeam Peace and Quiet KE7500S
Breville Avance BKE200
Kambrook Aquarius Cordfree KAK36
Russell Hobbs Whisper 3090
Tefal Broadway KI101D33ip (A)
Russell Hobbs Whisper Abbey Lane RHG701 (A)
Kambrook KSK110
Sunbeam KE2350
Homemaker WK8261A
Breville Emporia BKE400
Cuisinart CJK-17BCA
Sunbeam KE6400
DeLonghi Icona KBO2001.R
Bellini BTDK120
Homemaker HMF-2551
Modern Living MLKSS10
Maxim JLS-170A

USING THE TABLE Scores The overall score is made up of: Ease of us

WHAT TO LOOK FOR

Comfortable handle It should give enough finger room to avoid contact with the potentially hot surface of the kettle's body. The kettle should feel balanced, even when full.

Wide spout or lid makes it easy to fill the kettle. Lids should open easily and preferably be hinged so you won't lose them.

Water level indicator should be clearly marked and easy to read from both sides, making the kettle easy for both left- and right-handed people to use.

Indicator lights should be bright and obvious so you can see them even in a well-lit kitchen.

Base Look for a non-slip base that allows the kettle to be placed on it in any position. As well, look for a cord long enough that the kettle doesn't have to be right next to the power point, and room for cord storage underneath.

Weight A light kettle is generally easier to use when it's full, although a heavier one can still be comfortable as long as it's well balanced.

RFORMANCE						SPECIFICATIONS							
Ease of use score (%)	Noise score (%)	Boil performance score (%)	Energy efficiency score (%)	Noise (dBA)	Boil time (min:sec)	Claimed capacity (L)	Weight (kg)	Base diameter (cm)	Cord storage	Lid type	Material	Contact	Price ($)
80	90	75	82	46	3:18	1.7	1.06	17	✓	Hinged	Stainless steel	salton.com.au	110
77	90	89	85	45	2:57	1.8	1.03	16	✓	Hinged	Stainless steel	sunbeam.com.au	90
78	75	81	84	56	3:08	2.0	0.84	18	✓	Hinged	Plastic	breville.com.au	45
78	75	80	84	56	3:10	1.7	0.59	19	✓	Hinged	Plastic	kambrook.com.au	35
73	80	84	84	51	3:04	1.7	0.88	17	✓	Removable	Stainless steel	salton.com.au	80
84	70	83	82	58	3:06	1.7	1.03	18	✓	Hinged	Stainless steel	tefal.com.au	70
73	75	81	83	54	3:08	1.7	0.89	17	✓	Removable	Painted	salton.com.au	80
77	70	73	85	58	3:20	1.8	0.77	16		Hinged	Stainless steel	kambrook.com.au	60
69	75	88	86	56	2:58	1.8	0.60	19	✓	Hinged	Plastic	sunbeam.com.au	35
70	75	71	84	54	3:24	1.7	0.59	15	✓	Hinged	Plastic	kmart.com.au	9
72	70	79	85	57	3:12	1.8	0.93	20	✓	Removable	Stainless steel	breville.com.au	70
75	65	83	82	61	3:06	1.7	1.01	19	✓	Hinged	Stainless steel	cuisinart.com.au	119
78	65	70	85	60	3:25	1.8	0.85	17	✓	Hinged	Stainless steel	sunbeam.com.au	65
71	65	78	87	61	3:13	1.7	0.95	18	✓	Removable	Painted	kenwood-australia.com	129
74	65	65	82	60	3:32	1.7	0.97	20	✓	Removable	Stainless steel	target.com.au	69
71	65	71	83	60	3:23	1.7	0.73	18	✓	Hinged	Stainless steel	kmart.com.au	25
69	65	84	83	60	3:04	1.7	0.75	17	✓	Hinged	Stainless steel	target.com.au	25
68	65	70	83	60	3:25	1.7	0.73	18	✓	Hinged	Stainless steel	maximhousewares.com	40

40%; Boil performance: 10%; Energy efficiency: 10%. **Features** See What to Look For, above. **Price** Recommended retail, as of August 2011. **TABLE NOTES (A)** Discontinued, but may still be available.

HOW WE TEST

Ease of use Our tester, Peter Horvath, scores each of the following equally weighted factors: controls, filling, pouring, removing and replacing on the base, water-level indicator, balance and handle comfort.

Noise He measures the noise at the halfway point when boiling one litre of water. A noise level of 40dB is quiet, while 55dB-60dB is equivalent to normal conversation, and 67dB is equivalent to a quieter vacuum cleaner.

Boil performance The time taken to boil one litre of water starting at about 22°C. The slowest kettle takes three minutes 32 seconds; the fastest, Sunbeam Peace and Quiet, takes two minutes 57 seconds.

Energy efficiency The energy required to boil one litre of water starting at about 22°C. All the kettles are efficient – each uses about 110Wh to do this.

Other tests The kettles are also assessed (but not scored) for dry-boil safety. All of the kettles switch off automatically when they boil dry.

2 min 57 sec

Fastest time to boil one litre of water (Sunbeam Peace and Quiet)

3 min 32 sec

Slowest time (Bellini BTDK120)

For profiles, and to compare all kettles on test, go to **choice.com.au/kettles**

WHAT TO BUY

84%

Sunbeam Peace and Quiet KE7500S, $90

Good points

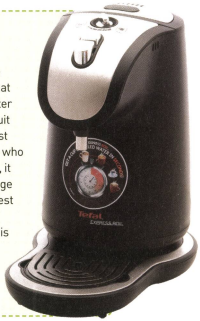
- Cord storage.
- Shortest boiling time of kettles on test.
- Very quiet.
- Very easy to fill up with water.

Bad points

- Has to be tilted a fair way towards the end of the pour, and becomes uncomfortable on the wrist to hold.

TEFAL EXPRESS BOIL BR400

An update to the Tefal Quick Cup BR303, reviewed in *CHOICE* June 2008, page 9, the Tefal BR400 ($100) acts as a quick-heat kettle that pours out hot water as a steady stream. The water isn't boiling when it comes out, which may not suit some tea aficionados, but as it's about 96°C, most people won't notice. While suitable for someone who has weak hands and can't lift a traditional kettle, it takes up more room on a bench than your average kettle, with a base length of 30cm (the next largest kettle on test has a 20cm diameter). It also only dispenses water in 150mL to 250mL lots, which is not good if you have lots of people over. It costs less to run in the long term than a traditional kettle – $8 a year, whereas most of the kettles on test will cost just over $15 a year.



Sound off

If you're looking for a stereo system that's music to your ears, you may need to get out of the bargain basement, says **Denis Gallagher**.

NUTSHELL

- While these units may not satisfy the most ardent audiophile, the sound performance is a significant improvement on most sub-$500 mini hi-fi systems and should please most users.
- All the amplifiers in this round-up would benefit from using the best-quality speakers your budget will allow.

Choosing a hi-fi system involves a compromise between price and performance. Some people are comfortable spending $500 on a stylus for their $2000 turntable (yes, they still make turntables), while others hesitate at spending more than $500 for a full home entertainment system. One thing our CHOICE testers can comfortably say, having tested many cheap mini/micro stereo systems, is that while you may get lots of features, you won't get great sound for less than $400.

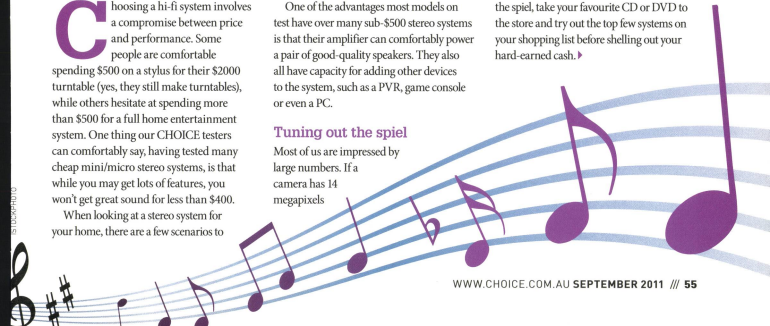
When looking at a stereo system for your home, there are a few scenarios to consider. Do you want a system on which to watch the latest blockbusters? Or is music your main focus, with the need to deliver good audio while watching the occasional movie on TV? CHOICE put a range of CD, DVD and Blu-ray models through their paces, ranging from $850 to $1900. All models deliver stereo sound and allow you to add a sub-woofer to the mix for extra bass – particularly desirable when watching movies. The Bose system has a sub included in the package, and the Marantz is sold without speakers so you can add your own.

One of the advantages most models on test have over many sub-$500 stereo systems is that their amplifier can comfortably power a pair of good-quality speakers. They also all have capacity for adding other devices to the system, such as a PVR, game console or even a PC.

Tuning out the spiel

Most of us are impressed by large numbers. If a camera has 14 megapixels we're likely to think it must be better than one with 10, and the audio industry is no different when it comes to talking up products using large numbers. However, while cheap systems normally quote the watts – with stickers plastered all over the box saying 700W or 1000W – consumers considering expensive systems are exposed to a more sophisticated marketing attack. Figures for THD (see What to Look For, page 58) can be manipulated to show the system in the best possible light.

So, to find out whether the sound matches the spiel, take your favourite CD or DVD to the store and try out the top few systems on your shopping list before shelling out your hard-earned cash.



© 10DAYPHOTO

WHAT TO BUY

75%
Marantz M-CR603, $1200 (no speakers)

The Marantz is sold without speakers, so you can add a pair you already own or buy some to suit your budget and listening area. It also operates as a networked media centre, with support for DLNA, internet radio and DAB+ as well as Apple's AirPlay to stream your music collection from your PC, iPod, iPhone or online. This is the only unit on test with A/B speaker support, which means you can add a set of speakers in another room. Our listening panel found that with a good set of bookshelf speakers (we paired it with the Yamaha speakers), this delivers a good stereo image with a well-balanced frequency range and good bass performance, without being too bright. It doesn't play DVDs or Blu-ray discs, but it's a good option if you have a lot of your music on CD and an extensive iTunes library on your PC or iPod.

73%
Denon DX1000, $1499

A compact Blu-ray system with the potential for network support makes this a good choice for movie fans unwilling to grapple with a 5.1 or 7.1 home theatre system. You will need a good TV to enjoy this unit, as the graphical user interface shows many of the controls and content for various disc and USB devices on the TV screen. The unit has a LAN connection for accessing content such as interactive games or movie previews. An optional control dock adds an iPod cradle and DLNA support to stream music online and access internet radio stations. While our listening panel didn't think the included speakers were the best on test, there was a general consensus that all-round performance was very acceptable. Adding a sub-woofer to this model would also deliver more audio punch when watching movies.

	PERFORMANCE					FEATURES												
	Overall score (%)	Performance score (%)	Ease of use score (%)	Remote control score (%)	Standby energy score (%)	Front 3.5mm aux input	USB	Headphones output	Digital audio RCA inputs	Toslink inputs	Total effective number of audio inputs	HDMI out	Component video out	Digital audio coaxial out	Line out, RCA	Alarm clock	AM/FM	DAB+
Marantz M-CR603	75	75	71	69	100	✓	✓	✓		✓	3				✓		✓/✓	✓
Denon DX1000	73	70	72	69	100	✓	✓	✓			2	✓					✓/✓	
Yamaha MCR-840	73	75	68	50	100		✓	✓			2	✓	✓		✓	✓	–/✓	✓
Cambridge Audio Sonata DR30+ with **Sonata** CD30 CD Player and **Sirocco** S30 Speakers	71	80	65	65	40	✓		✓			3				✓	✓	–/✓	✓
Denon DN7	66	55	74	74	100	✓	✓	✓		✓	3				✓		✓/✓	
Onkyo CS-V645	66	65	75	60	60	✓	✓	✓			2	✓	✓	✓		✓	–/✓	
Cambridge Audio One+ DX1+ with Minx Min 20 Speakers and Minx X200 Subwoofer	62	65	71	65	20	✓	✓	✓			3					✓	–/✓	✓
Bose 3-2-1 GS Series III	52	50	63	72	0				3	✓	3	✓	✓				✓/✓	

USING THE TABLE Scores The overall score is made up of: Performance: 55%; Ease of use: 20%; Remote control: 15%; Standby energy: 10%. **Price** Recommended retail, as of July 2011. **TABLE NOTES** n

73%
Yamaha MCR-840, $1290

While the Yamaha may lack some of the networking functionality present in some other models on test, it's a good option for anyone wanting a mini component DVD system with iPod dock. Being able to play DivX video files either on disc or through a USB connection is a useful feature for video download fans, and a DAB+ tuner can provide clean, clear digital radio. Our listening panel found that with the included speakers it delivers a good stereo image, with a well-balanced frequency range and good bass performance without being too bright. A sub-woofer would be a good addition for watching movies. Our tester found the remote was not as intuitive as the others on test, with small buttons, although the power and source buttons on the front panel of the unit are large and clear.

71%
Cambridge DR30+/CD30, $1448

This CD mini component system is a good option if you don't need networking in your home entertainment set-up. You do get DAB+ and an iPod cradle, but there are no provisions for digital inputs or network connectivity. The separate amplifier and CD player configuration also allows you to swap with another hi-fi component if needed. Our listening panel found the Sirocco S30 speakers that come with it to be the pick of the bunch, with good frequency response and dynamic range and well balanced overall. Although you won't need a sub-woofer to enjoy music in a small or medium-sized room with this system, it might be worth considering if you want to add a games console or DVD/BD player to the mix. ▸

To find out how we test mini stereo systems, as well as some jargon busting log on to **choice.com.au/ministereos**

IFICATIONS

Amplifier	Speakers	Sub-woofer	Disc loading	iPod dock	Dimensions, head unit (cm, H x W x D)*	Dimensions, one speaker (cm, H x W x D)*	Speaker maximum power handling capacity (W, claimed)	Speaker impedance (ohms, claimed)	Total harmonic distortion for amplifier (claimed)	S/N ratio (dB, claimed)	Contact	Price ($)
✓	Opt	Opt	Tray	Optional	11.5 x 28 x 30.5	na	(C)	(D)	0.05% 1kHz @ 5W	86	marantz.com	1200
✓	✓	Opt	Tray	USB	11.5 x 28 x 31.5	23.5 x 14.5 x 23.5	60	6	10% 1kHz @ 70W	ns	denon.com	1499
✓	✓	Opt	Tray	Top	11 x 21.5 x 35	32 x 17.5 x 30	110	6	0.04% @ 30W	100	au.yamaha.com	1290
✓	✓	Opt	Tray	Separate component	7.5 x 27 x 32	22.5 x 16.5 x 24	100	4-8	<0.05% 20Hz-20kHz @ 80% max. power	>80	cambridgeaudio.com	1448
✓	✓	Opt	Tray	Top	11.5 x 28 x 30	23.5 x 14.5 x 23.5	60	6	0.7% 1kHz @ 65W	86	denon.com	999
✓	✓	Opt	Tray	Top	11 x 21.5 x 34.5	25 x 15 x 22.5	70	4	0.05%, 10% (power rated)	90	ambertech.com.au	849
✓	✓	✓	Slot	Separate component	9 x 21.5 x 34	15.5 x 8 x 9.5	75	8	<0.03% 20Hz-20kHz	>92	cambridgeaudio.com	1896
✓	✓	✓	Tray	na	8 x 35 x 25.5	7 x 14.5 x 10.5	ns	ns	ns	ns	bose.com	1699

ble. **ns** Not stated. * Rounded to the nearest 0.5cm. **(A)** Also supports Apple AirPlay. **(B)** Requires optional dock (ASD-51W). **(C)** 2 x 60W RMS. **(D)** Suggested support for either 6 or 8 ohm speakers.

ABOUT THE REST

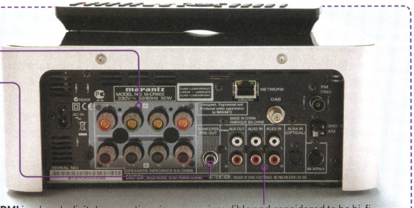
The **Denon's** extra functionality will appeal to anyone with a large iTunes library on their computer, iPod/iPhone or even on a hard drive connected to a home network. Apple AirPlay support allows the DN7 to recognise and play iTunes music wirelessly wherever it's stored on a home network.

The **Onkyo** is an all-in-one DVD system that is easy to use and delivers reasonable sound according to our listening panel. Support for DivX on disc or USB also provides added versatility for viewing downloaded video files.

We paired the **Cambridge Audio One+** with two Minx Min 20 satellite speakers and the Minx X200 sub-woofer as a diminutive system that would suit a reasonably small unit or living room. However, for the price you may want to consider pairing the system with the S30 speakers that performed well on the other Cambridge stereo system.

The **Bose** is a DVD system with satellite speakers and sub-woofer and a good remote, but is the only model on test without a headphone output and with a comparatively underwhelming overall audio performance. Installation limitations may also be an issue, as the cables are hard-wired to the speakers. The system unit (sub-woofer) draws a disappointing 13W in standby, so it's the only model on test to score 0% for standby energy.

WHAT TO LOOK FOR



A/B speakers allow you to turn an additional set of speakers on or off.
Sub-woofer is a non-directional speaker to provide the low-end bass that is often lost when using smaller speakers. Its primary goal is to enhance the audio experience when watching movies. An active sub-woofer has its own inbuilt amplifier; a passive sub does not. The models on test (except the Bose) can only accommodate active subs as they don't have sufficient output power to drive a passive sub.
Speaker impedance Speakers are generally available with impedance rated in ohms from 4 to 16. However, 6 or 8 ohm speakers are the most common option for this type of system.
Tuner An incorporated **FM radio** tuner is included in all models on test, and some also include an **AM tuner**. A **Digital Audio Broadcast (DAB+)** radio is becoming more common, but check you can get DAB+ reception before buying.
Internet radio allows you to stream radio from thousands of stations, although you should have a multi GB broadband plan to enjoy this feature as downloads can be substantial, with reasonable-quality audio using about 60MB of data per hour.
Digital audio without video can be delivered via either an optical (TOSLINK) or a coaxial (RCA) cable. It doesn't matter which you use, so long as the receiver and the device to be attached have the same type of connector.
HDMI is a handy digital connection via a single cord that provides excellent quality sound and vision. Version 1.3a means it can deal with a DVD or Blu-ray disc, while HDMI version 1.4 may be needed to watch the latest 3D Blu-ray movies.
Total harmonic distortion (THD) is meant to be a useful indicator of the quality of amplification. Unfortunately, the figures are often presented by manufacturers in a way that puts their product in the best possible light. If available, the figures we have collected include a figure showing the amount of distortion as a percentage within the range of hearing for most humans (20Hz to 20kHz) at a particular level of output power, which is the preferable measurement. If this figure is not available we show the less useful figure supplied by the company, which is a measurement of the THD at a single point in the audio band, such as 1kHz – the lower the percentage figure the better. Most listeners will find THD objectionable once it reaches a level of about 2%. Levels below 1% are usually inaudible and considered to be hi-fi.
Line-in/auxiliary connection allows access for external devices such as an MP3 player or laptop.
USB (MP3) connection allows access to a portable music player. Some connections allow you to play music and video, while others with iPhone/iPod support may allow you to use the system's remote.
Memory cards can be slotted into some stereos to provide direct access to music. These are often used in mobile phones for additional storage, and so could be used to transport your music collection from phone to stereo. Only the Cambridge Audio One+ model has this feature.
Headphone output All models on test have one except the Bose.
Clock/alarm function can be useful if you have the stereo in your bedroom. Only the Cambridge, Yamaha and Onkyo systems on test have this feature.
Watts per channel is shown in the table as the power figure to be applied with the THD figure to help provide some indication of the overall power of the amplifier.

Colour competition

New colour laser MFPs are winners in the long run.

Colour laser printers have long been thought of as large, expensive and exclusive to business workplaces, while inkjet printers were the low-cost alternatives for personal use. But recently, new laser models that scan, copy and fax have become viable alternatives to inkjet multifunction printers (MFPs). In many cases, you'll pay a bit more upfront for a colour laser MFP but may be much better off in the long term once running costs are factored in. *CHOICE Computer* tested 10 models to see how they compare for performance, ease of use, features and value (see *CC* September/October 2011).

Laser vs inkjet

When it comes to performance, colour lasers don't use print heads like inkjet printers – so they don't clog. However, colour laser print quality can be affected by uneven toner, particularly in areas of flat colour (banding), and patterning, speckling or streaking. Inkjet printers, on the other hand, can print on much heavier specialty papers such as gloss photo paper. They work best when used regularly and can require frequent head cleaning (which uses more ink).

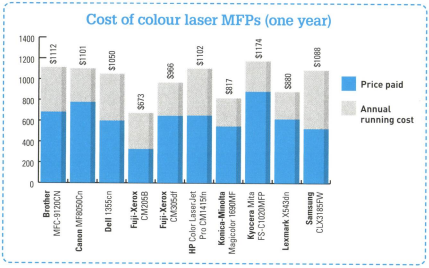
Cost of ownership

You won't find colour laser MFPs anywhere near as cheap as lower-end inkjet MFPs, which can cost less than $100 to buy. But it's the ongoing cost of consumables that really adds up, and this is where colour laser models can have the advantage.

The annual running cost of the colour laser MFPs on test ranges from $263 to $563 based on a scenario of standby power plus toner (but not paper costs) for five monochrome prints and one A4 photo per day, five days per week over a year. This compares very favourably with the inkjet MFPs in *CHOICE Computer's* most recent inkjet test (see *CC* September/October 2010), in which the inkjets tested had annual running costs ranging from $437 to $964 (excluding paper costs) – even though these were based on a lower power usage calculation figure.

Nutshell

- A multifunction printer can replace a separate printer, scanner, colour copier and fax machine.
- Colour laser MFPs cost a bit more to buy than inkjets upfront, but ownership costs are less.



Keeping costs down

You can help control your ongoing costs with any printer by following these tips:

Select draft mode. Most printers will let you select this mode for printing, which uses less toner. This may be all you need when printing general text documents.

Duplexing (automatically printing both sides) is convenient and cuts paper costs. It's also more environmentally friendly.

Outsource your high-quality photo prints to specialist kiosk machines at shopping centres or use online services, which can output glossy standard size (5x7 or 6x4 inch) photos at only a few cents per print. Take advantage of advertised low-cost offers to print a lot of photos at one session. Search the web for "online photo service" to find the best deals.

Refill and recycle. Refilling your cartridges can save you money, compared with buying new ones each time. Note that not all models have cartridges suitable for refilling. If that's the way you want to go, check with your local cartridge recycler for pricing and availability before buying your MFP.

PROFILES

80%

Fuji-Xerox CM305df, $647

Good points

- Highest overall score.
- Highest printing, print speed and copying scores.
- Equal second-highest print quality and ease of use scores.
- Auto duplexing.
- Fax capability.

Bad points

- No Wi-Fi.

	PERFORMANCE							RUNNING COSTS					FEATURES					
	Overall score (%)	Printing score total (%)	Print quality score (%)	Print speed score (%)	Ease of use score (%)	Scanning score (%)	Copying score (%)	Annual running cost ($)	Total annual energy cost ($)	Toner cost per black page (c)	Toner cost per colour page ($)	Toner cost for three years ($)	Auto duplexing	Fax	USB	Ethernet	Wi-Fi	PictBridge
Fuji-Xerox CM305df	80	84	74	98	80	63	79	319	8.06	4	1.01	933	✓	✓	✓	✓		
Brother MFC-9120CN	68	71	72	70	67	62	62	430	7.46	4	1.41	1267		✓	✓	✓		
Kyocera Mita FS-C1020MFP	68	68	69	67	69	64	67	292	12.09	2	0.96	841	✓	✓	✓	✓		
Lexmark X543dn	68	69	73	64	69	54	69	263	7.83	4	0.79	766	✓		✓	✓		
Canon MF8050Cn	67	64	73	51	74	62	67	324	6.63	3	1.06	954		✓	✓	✓		✓
Fuji-Xerox CM205B	67	61	75	40	80	65	64	346	4.27	5	1.07	1025			✓			✓
HP Color LaserJet Pro CM1415fn	67	61	74	41	76	74	66	452	5.05	4	1.53	1341		✓	✓	✓		✓
Dell 1355cn	65	58	72	36	81	64	58	451	4.69	5	1.45	1337		✓	✓	✓		✓
Samsung CLX3185FW	63	56	69	35	77	57	59	563	5.15	5	1.88	1670		✓	✓	✓	✓	✓
Konica-Minolta Magicolor 1690MF	61	58	71	37	72	47	58	270	9.11	3	0.87	782		✓	✓	✓		✓

USING THE TABLE Scores The Overall score comprises: Printing: 50%; Ease of use: 30%; Scanning: 10%; Copying: 10%. **The printing score total** is made up of: Print quality (60%) and Print speed sc (40%). **Costs** The annual running cost includes standby power costs plus toner for five monochrome prints and one A4 photo per day, five days a week for a year. Total annual energy cost is calculated at 2 per kilowatt hour (kWh). Toner cost per black page is based on 5% coverage of an A4 page using black text. Toner cost per colour page is based on an A4 page full-colour image (25% coverage per CMYK c Toner cost for three years is calculated based on an average use scenario of five monochrome A4 pages and one A4-sized full-colour photo per day, five days a week, over 52 weeks. **Features** LCD type:

68%
Brother MFC-9120CN, $682

Good points
- Second-highest printing and print speed scores.
- Fax capability.

Bad points
- No Wi-Fi.

68%
Kyocera Mita FS-C1020MFP, $882

Good points
- Auto duplexing.
- Fax capability.

Bad points
- No Wi-Fi.

68%
Lexmark X543dn, $617

Good points
- Lowest annual running cost and toner cost (for three years).
- Auto duplexing.

Bad points
- No Wi-Fi.

67%
Fuji-Xerox CM205B, $327

Good points
- Highest print quality score.
- PictBridge support.

Bad points
- Only 150-sheet input tray.
- No ethernet or Wi-Fi.

CIFICATIONS

	OS supported (Windows / Mac OS X / Linux)	Input paper capacity main tray/ multipurpose tray (A4 sheets)	LCD size (mm, W x H)	Dimensions (cm, H x W x D)	Contact	Price ($)
graphic	✓/✓/✓	250/1	78 x 30	58.5 x 50 x 52.5	fujixeroxprinters.com.au	647
text	✓/✓/✓	250/1	50 x 14	41 x 42.5 x 48	brother.com.au	682
text	✓/✓/✓	250/1	54 x 12	49 x 42 x 49	kyoceramita.com.au	882
text	✓/✓/✓	250/1	50 x 12	54 x 48 x 55	lexmark.com.au	617
graphic	✓/✓/–	250/1	65 x 34	43 x 43 x 50	canon.com.au	777
graphic	✓/✓/✓	150/1	70 x 30	42.5 x 41 x45	fujixeroxprinters.com.au	327
r graphics, touch	✓/✓/✓	150/1	110 x 50	42 x 44 x 47	www.hp.com	650
graphic	✓/✓/–	150/1	70 x 30	34 x 41 x 45	dell.com.au	599
text	✓/✓/–	150/1	60 x 12	34 x 42 x 45	samsung.com.au	526
text	✓/✓/–	200/1	75 x 25	45 x 46.5 x 51	konicaminolta.com.au	547

means it has a full-colour LCD; Mono is single-colour only; Touch allows some control by touching the screen. Displays may be text-only ble graphics. **Connections** All printers on test have a USB port; some have PictBridge (PB), ethernet or Wi-Fi (802.11b/g). None of the on test has Bluetooth support. **Dimensions** includes all protrusions when fully loaded and ready to print. **Price** the price we paid in 2011.

WHAT TO LOOK FOR

Connections All printers on test have a USB port for plugging directly into a computer and all but one also have ethernet, for joining a wired network. However, only one model on test has wireless networking (Wi-Fi). Printers with ethernet or Wi-Fi can be located away from your work desk, saving space, and can also be accessed by other computers on the network.

Duplexing (automatic double-sided printing) is not only convenient but can save you money on paper over the life of the printer.

Fax capability can be found on many models, letting you send and receive plain paper facsimile documents over a standard dial-up phone connection.

Paper handling on most personal colour laser MFPs includes a multisize paper tray, with a maximum size of A4. This will hold 150, 200 or 250 sheets of A4 paper. The output tray will generally hold much less than the input tray.

Speed is the maximum print output speed of the printer's engine, in pages per minute (ppm). Look for this on the packaging, but don't make a purchase decision solely on this figure as it can be deceptive – there's no standard for measuring print speed and actual output speed can vary greatly. It can take four times as long to print a colour page as a black-only page because the internal print drum has to revolve four times, once for each colour.

The **status panel** may include an LCD display with menu options, and plain text or graphics. A detailed display with paper jam and low toner indicators can be helpful in quickly sorting out printing problems.

Talkin' 'bout the next generation

While your phone's features are important, sometimes you just want it to have a signal, says Denis Gallagher.

Nutshell

- Price is no indicator of reception quality, with our cheapest phone performing very well for reception.
- A Telstra Blue Tick on the mobile is one indication of good signal strength.

While social networking, online games and the ability to capture photos and HD video are on the mobile phone must-have list for some, many people only want to know one thing – can I make a call when I'm outside the city or a major regional area? If you're one of those people, you're most likely looking at a Next G mobile.

For the past few years, CHOICE has teamed up with *Farming Ahead* magazine, taking the latest mobiles to outback NSW where there's minimal interference, no buildings and just one Next G tower, to determine the models with the clearest signal. The worst performer could make a call up to 30km from the Next G tower and the best reached 43km. One interesting

	SCORES										
	Overall (%)	Ergonomics (%)	Daily use (%)	Call sound quality (%)	SMS (%)	Email (%)	Web (%)	Music player (%)	Removeable storage card (%)	Durability (%)	Sensitivity (%)	Battery life (%)
Samsung Galaxy S	83	80	76	65	85	83	90	90	70	100	72	9
HTC Desire S	82	76	83	70	85	73	90	90	70	95	74	9
Apple iPhone 4	81	74	77	53	85	90	65	90	na	100	90	9
HTC Wildfire S	81	76	83	77	85	73	65	90	70	100	79	9
Motorola Atrix	81	74	87	57	85	73	90	80	45	100	85	1
Nokia N8-00	81	74	87	80	75	87	65	80	80	100	74	8
Blackberry Torch 9800	81	68	86	75	85	90	60	80	70	95	81	9
Samsung Galaxy Ace	81	82	76	65	85	87	65	90	80	100	70	9
Motorola Defy	80	76	87	75	85	73	65	80	55	100	84	8
Sony Ericsson Xperia Play	80	66	76	48	85	87	90	80	70	100	75	1
Nokia E7	78	68	83	72	85	90	65	90	45	95	70	8
Telstra EasyCall 2	78	82	79	65	75	na	na	na	na	70	84	9
Nokia C5-00	72	66	80	72	75	77	60	60	80	55	85	8
Telstra Explorer T165+	72	66	76	62	70	67	20	60	60	100	100	1
Telstra Tough 2	72	66	81	73	75	67	20	60	60	95	97	9
HTC HD7	71	64	74	75	85	87	45	80	45	70	75	7
Nokia 6120 Classic	69	64	80	68	75	67	10	60	80	100	93	6

USING THE TABLE Scores The overall score is made up of: Ergonomics: 10%; Daily use: 10%; Call sound quality: 10%; SMS: 10%; Email: 10%; Web bro

result was that a bargain priced Nokia 6120 Classic worked well up to the 40km mark.

CHOICE is not commenting on the quality of Telstra's customer service, or on its monopolisation of the available network for this test. However, the indisputable fact is that the Telstra Next G network, 850MHz band, together with Telstra's standard 2100MHz 3G service, covers a wider area than any other network and may not be the preferred option, but in difficult or remote areas it is sometimes the only option.

The Blue Tick

Next G phones with the Blue Tick accreditation (earning a recommendation for use in rural and regional areas) have performed very well in our past few tests. But there have also been models without the Blue Tick that perform just as well for reception – in some cases, better.

Special circumstances

Telstra EasyCall 2

PRICE: On plan

It can't browse the web, send an email or play music. But this is just what some users want – a mobile that works simply and effectively. The EasyCall 2 is good for SMS use, delivers a call sound quality better than several of the top-performing models and did well in our reception test. The large keys and fonts, emergency switch for quick access to family and friends and T-Coil support for hearing-aid users make this an ideal phone for the elderly or someone who doesn't want a smartphone.

Effective mobile for all ages

Telstra Explorer T165+

PRICE: On plan

Its web performance is horrible and the all-round performance for email, SMS and accessing the music player are only OK. But when you're stuck in the middle of nowhere you want the best phone for reception, and this rugged mobile with an extendable antenna earns that title travelling an impressive 43km from the test tower before losing signal.

No bells or whistles, but the best reception

For more about the mobiles that did not make our What to Buy list, check out **choice.com.au/nextgphones**

FEATURES | **SPECIFICATIONS**

Wi-Fi 802.11n	HD video recording	Secondary camera	Internal memory (GB)	UMTS bands 800/850/900/1900/2100 MHz	Operating system	Screen dimensions (inches)	Screen resolution, (pixels, W x H)	Camera resolution (megapixels)	Handset type	Capacitive touchscreen	QWERTY keyboard	SAR (W/Kg)	Weight (g)	Contact	Price ($)
✓	✓	✓	8	-/✓/✓/✓/-	Android 2.1	4.0	480 x 800	5	Bar	✓	Soft	0.532	117	samsung.com.au	899
✓	✓	✓	1	-/✓/-/-/✓	Android 2.3	3.7	480 x 800	5	Bar	✓	Soft	0.542	130	htc.com	648
✓	✓	✓	32	-/✓/✓/✓/✓	iOS 4.3	3.5	640 x 960	5	Bar	✓	Soft	1.11	139	apple.com.au	999
✓	✓		0.5	-/✓/-/-/✓	Android 2.3	3.2	320 x 480	5	Bar	✓	Soft	1.15	105	htc.com	360
✓	✓	✓	16	-/✓/✓/✓/✓	Android 2.2	4.0	540 x 960	5	Bar	✓	Soft	0.92	136	motorola.com	840
✓	✓	✓	16	-/✓/✓/✓/✓	Symbian 3	3.5	360 x 640	12	Bar	✓	Soft	1.0	134	nokia.com.au	589
✓			0.5	✓/✓/-/✓/✓	Blackberry 6	3.2	360 x 480	5	Slider	✓	Hard	0.91	162	blackberry.com	869
✓		✓	0.1	-/✓/-/-/✓	Android 2.2	3.5	320 x 480	5	Bar	✓	Soft	0.601	111	samsung.com.au	528
✓			2	-/✓/-/-/✓	Android 2.1	3.7	480 x 854	5	Bar	✓	Soft	1.19	118	motorola.com	600
✓		✓	0.4	-/✓/✓/✓/-	Android 2.3	4.0	480 x 854	5.1	Slider	✓	Soft	0.6	173	sonyericsson.com.au	840
✓	✓	✓	16	-/✓/✓/✓/✓	Symbian 3	4.0	360 x 640	8	Slider	✓	Hard	0.56	179	nokia.com.au	679
			0	-/✓/-/-/-	BREW	1.8	128 x 160	na	Bar		na	1.13	85	telstra.com.au	on plan
		✓	0	-/✓/✓/-/✓	Symbian S60	2.2	240 x 320	3.2	Bar		na	1.0	90	nokia.com.au	289
		✓	0.1	-/✓/-/✓/✓	BREW	2.4	240 x 320	3	Bar		na	0.764	111	telstra.com.au	on plan
		✓	0.1	-/✓/-/✓/✓	BREW	2.4	240 x 320	3	Bar		na	0.539	114	telstra.com.au	on plan
✓	✓		16	-/✓/-/-/✓	Windows Phone 7	4.3	480 x 800	5	Bar	✓	Soft	0.593	162	htc.com	on plan
		✓	0	-/✓/-/-/✓	Symbian S60	2.0	240 x 320	2	Bar		na	1.18	90	nokia.com.au	79

10%; Sensitivity: 10%; Battery life: 10%; Music player: 5%; Removable storage: 5%. **Features and system** See What to Look For, page 64. **Price** Recommended retail, as of August 2011. **TABLE NOTES** na Not applicable

PROFILES

Samsung Galaxy S, $899

Top-performing Android phone

This Samsung mobile uses the popular Android operating system (OS) and has a fast processor and large four-inch capacitive touchscreen. It's easy to use for general operations and is excellent for browsing the web, but its reception score, while good, is not among the top-performing models.

Motorola Atrix, $840

Blue Tick Android option

The Atrix is another Android mobile with large capacitive touchscreen and fast processor. Its high screen resolution is second only to the iPhone 4, and its strong performance in daily use and SMS is coupled with an excellent browser and durability. It's the only Android mobile on test to have the Telstra Blue Tick.

Apple iPhone 4 (32GB), $999

Smartphone ground breaker

The iPhone 4 has a large, easy-to-use touchscreen and excellent display. Its online performance is hampered by a lack of Flash support, but it's one of the best on test for email, SMS and playing music. When not held in the grip of death (holding the iPhone a certain way leads to a drop in reception quality), our testers achieved excellent reception.

Nokia N8-00, $589

Multimedia powerhouse

Like all Nokia phones using the Symbian OS, the application support for the N8 doesn't compare well with the Android OS and Apple iOS 4. But the call sound quality is the best of the models on test, its 12 megapixel camera is excellent and it's a very good music player. The N8 also performs well for SMS, email and day-to-day use such as creating contacts, accessing menus and making phone calls.

Why didn't we test the Samsung Galaxy S2?

There has been phenomenal interest in Samsung's Galaxy S2. However, we couldn't purchase the Telstra Next G version of the handset in time for this test and Telstra claim our testing would be compromised if we didn't use a Telstra Galaxy S2. We'll test this phone along with the latest Apple iPhone when available, and will publish our results in a future issue.

WHAT TO LOOK FOR

GPS A dedicated GPS chip using an offline navigation application allows you to use your phone to find your position without having to use your mobile network. All except the Telstra EasyCall 2 and Nokia 6120 Classic have a GPS chip.

Wi-Fi capability allows you to browse the internet using your wireless connection at home or at a Wi-Fi hotspot when you're out and about.

Stereo Bluetooth (A2DP) allows you to listen to your music without cables via a pair of Bluetooth stereo headphones. All phones on test except the Telstra EasyCall 2 have Bluetooth.

Headphone connection type A phone with a 2.5mm or 3.5mm jack will allow you to use a standard set of headphones to listen to music. All models on test allow this except the Telstra Tough 2, which uses a microUSB connection.

A **memory card** is good for storing photos, video and music.

A **capacitive touchscreen** operates by recognising the touch of a finger without you needing to apply significant pressure.

A **QWERTY keyboard** may be available as a virtual keyboard showing up on the mobile's touchscreen, while a physical keyboard is shown as an extended keypad or slideout mini keyboard.

The **specific absorption rate (SAR)** of the phone indicates the claimed amount of energy absorbed per kilogram of bodyweight when using the phone. You may want to choose a model with a lower SAR value if this is a concern to you.

UMTS (3G) All phones on test support Telstra's Next G network (850MHz), but you need to make clear which network you'll be using as often there are two versions of the same model to suit different networks. When buying your phone, confirm with the salesperson that the phone supports 850MHz if you're with Telstra or 900MHz if Optus. If you have a plan with another carrier all you need is support for 3G at 2100MHz. All phones except the Telstra EasyCall 2 (Dualband GSM) have quadband GSM support.

USB connections of any type let you transfer files to your PC. The Telstra EasyCall 2 is the only phone without USB as a PC connection. All models with USB except the iPhone 4 use a standard mini or micro USB connection and can allow the phone to appear on the PC as a removable drive.

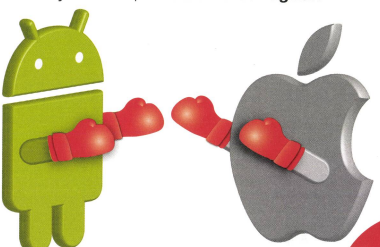
Charging via USB allows you to use your laptop or desktop PC to charge your phone. All models on test except the Nokia 6120 Classic have this feature.

Phoning around

Your phone's operating system affects your mobile experience. Which OS is best for you and which should you avoid, asks **Denis Gallagher**?

Nutshell

- Operating systems have transformed the mobile phone into a web-surfing, social networking tool.
- Not all Android phones are the same. Some mobile makers are adding their own look and feel to the OS.



The operating system (OS) in your mobile phone is playing an increasingly important role in transforming your phone into a music player, camera, personal assistant and GPS navigator.

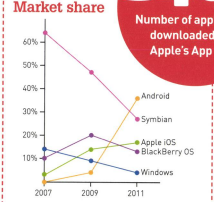
The smartphone share of sales has grown significantly due to the popularity of Apple's iPhone iOS 4 and Google's Android OS, available on a range of handsets. CHOICE tested the various OS available on popular handsets to determine their strengths and weaknesses when used for standard tasks, such as making and taking phone calls and keeping contacts, as well as how each deals with application downloads, multimedia files and social networking.

While Apple's iPhone 4 accounts for about one in six smartphone purchases, Google's Android is the most popular OS, with one in three smartphones using Android on brands such as Samsung, LG, Sony Ericsson, Motorola (now owned by Google) and HTC. As Nokia abandons Symbian in favour of Windows Mobile 7 this year Microsoft's OS will be the main rival to Android and Apple.

14bn
Number of applications downloaded from Apple's App Store

200m
Apple iOS devices sold

1 in 3
Smartphones sold are Android phones



Operating system	Handset	Overall score (%)	Handling personal information and content score (%)	Application support and ease of use score (%)	Ease of use score (%)	Initial setup and registration score (%)	Upgrading & backup score (%)	Customising interface score (%)	Contact
		PERFORMANCE							
Android 2.3 with HTC Sense	HTC Incredible S	73	75	72	61	81	66	94	android.com
iOS 4.3.3	Apple iPhone 4	70	73	82	72	60	83	28	apple.com.au
Android 2.3.4	Samsung Nexus S	69	71	72	61	81	52	74	android.com
Windows Phone 7	LG Optimus 7	62	58	75	61	81	41	38	microsoft.com
Symbian 3	Nokia E7	62	55	70	56	68	52	82	symbian.com
BlackBerry OS 6.0	BlackBerry Bold 9780	50	46	55	50	19	76	74	au.blackberry.com

USING THE TABLE Scores The overall score is made up of: Handling personal information and content: 30%; Application support and ease of use: 20%; Ease of use: 17%; Initial setup and integration: 15%; Upgrading and backup: 10%; Customising the interface: 8%.

Android OS

73% HTC Sense 2.3

69% Original 2.3.4

The Android OS comes in various versions (named after desserts), with each handset maker also allowed to incorporate their own variation or "skin". This means your experience with the OS may differ depending on which brand of Android phone you choose. Our testers found the HTC phone delivers a better experience with its Sense software, allowing easy customisation as well as good syncing with the PC. The Samsung Google Nexus phone provides the basic version of Android (called Gingerbread).

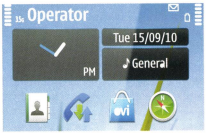
Android offers good support for most video and audio formats, including Flash, and is the most customisable of the OS choices. However, while Android Market delivers a good choice of apps for work and entertainment, the overall performance of this marketplace is not as effective as Apple's App Store.

70% Apple iOS 4.3.3

The current iOS4 is easy to use, and its slick App Store and iTunes integration makes it a good option if you like using iTunes. On the downside, it is the only OS that requires the user to sync with a PC to register the device, and many tasks such as app purchases (for apps over 20MB) and updates must be carried out on a home network connected to a PC or Mac. This is set to change with the release of iOS5, which will allow Apple users to sync with other devices without connecting to a PC.

62% Windows Phone 7

Windows Phone 7 allows any mobile phone company to use the OS (like Android) but forces a strict level of homogeny over the hardware specifications and interface look and feel (like Apple). As a result, the Windows Phone 7 OS looks virtually the same no matter what mobile you choose. MS Office users will find the lack of support for Outlook for mail and contact synchronisation baffling, given it's a Microsoft program and Apple supports it more effectively. Despite the name, this is really a first-version release for Microsoft, and the upcoming 7.5 (Mango) may rectify several shortcomings that are common to a new OS. Microsoft's recent purchase of Skype may also have a significant effect on its latest offering, due later this year.



62% Symbian OS 3

The OS most associated with Nokia phones is well and truly on the way out. It's very mature, developed over a decade, and is simple and effective to operate for general tasks such as setting up a contact list and customising the menu structure. However, since there will be no further development of this OS, you should consider another operating system to take advantage of future technologies and features.

50% BlackBerry OS 6.0

This OS has the most secure corporate-based email environment, but this also leads to comparatively poor performance. Emails take much longer to arrive and the initial set-up requires a convoluted subscription service to be activated. Unless you need bulletproof email security, this OS doesn't really offer anything compelling.

Keeping it in the cloud

A big development over the coming year will be a change in the way we store our mobile phone information, with many smartphone companies introducing a cloud storage option. This means you can now store your contacts, email, music etc in the cloud or online rather than in the handset's internal memory.

Pick a paint

Our testing finds several top performers, including three low-odour paints, says **Chris Barnes**.

A new coat of paint can really transform a room, but painting is a messy and time-consuming business, so you'll want to get it right first time. Choosing the colour is one step, and proper preparation of the walls and other surfaces is very important, but what about the paint itself? It's hard to judge quality based on the information on the can, and price isn't necessarily an indicator of quality either.

CHOICE tested 21 low-sheen acrylic paints – the most commonly used paint type for interior walls – for hiding power (see below), how well they handle washing and scrubbing, and stain resistance. We tested white paint; adding tints may affect the hiding power (a darker tint will probably improve it) but should have no effect on resistance to washing, scrubbing or staining.

- **Hiding power** is a measure of how well the paint covers underlying marks or patterns. A paint with a comparatively low score here may need an extra coat (perhaps three instead of the usual two) to cover walls with a lot of marks or with a darker base colour. The Haymes Ultra Premium is the standout performer here (see page 69), with Taubmans Endure and Finish Premium paints also delivering excellent results.
- **Washing resistance** determines how well the paint stands up to washing with a sponge and soapy water. All the paints passed this test.
- **Scrubbing resistance** measures how well the paint stands up to a bristle brush and abrasive cleanser. Taubmans Endure impressed here, taking a massive 2725 scrubs before it showed significant wear. A lower score here doesn't mean the paint can't be scrubbed safely, but does indicate it may wear faster than better-scoring paints.
- **Stain resistance** measures how easily we could remove coffee, red wine, tomato sauce and crayon from each paint. Several paints performed well, with Pascol and Endura ahead of the rest.

What's the gloss?

- **Flat** Very low gloss. Good for hiding minor surface imperfections. For ceilings and walls in low-traffic areas.
- **Low-sheen** For most interior walls. Generally good stain resistance.
- **Satin or silk** Slightly glossier than low sheen, and for similar use.
- **Semi-gloss** More stain-resistant and easier to clean. For hallways, kitchens, bathrooms, doors and trim.
- **Gloss** Very stain-resistant and easy to clean. For furniture, doors, bannisters, trim, kitchens and bathrooms.

Nutshell

- CHOICE tests 21 low-sheen acrylic interior paints.
- Five paints come out on top, but one star performer from our test in 2004 comes last this time.

BIO a no go?

In our last paint test back in 2004, BIO Wall Paint Interior HD was one of the top performers, with the highest hiding power score (90%). But this time around it came bottom, with a hiding power score of just 52%. We were so surprised by its disappointing performance that we tested a second sample, with only marginally better results. BIO makes claims for minimal volatile organic compounds (VOC) content (see below) and other environmental and health benefits, but with the lowest claimed coverage rate (eight to 10 square metres per litre) of any of the paints on test, you should be able to expect excellent hiding power. The manufacturer, BIO Products, told CHOICE they are surprised by the result and will reformulate the paint from scratch to improve the hiding power.

Why does paint smell?

The heady odour you often get from paint is usually due to VOCs. These are solvents that keep the paint's complex mixture of ingredients in solution (or "wet"). Low-sheen acrylic paints such as those on test generally don't have particularly high VOC levels. ▸

Nevertheless, VOCs are present and excessive or repeated exposure can lead to painter's syndrome, with symptoms such as headaches, dizziness and nausea. VOCs, which are absorbed through the skin and lungs, have been linked to skin conditions and diseases of the lung, liver and reproductive organs and can exacerbate respiratory symptoms in asthma sufferers. They also contribute to smog and can affect indoor air quality for several months after the smell has gone.

Fortunately, VOC risks for the occasional DIY painter are minimal.

For full details of this test, including how we test paint, go to **choice.com.au/paint**

Keeping the room well-ventilated during painting and for a few days after is important to let the air clear.

Increasingly, the level of VOCs in paint is reducing. In our 2004 test, only the BIO claimed not to contain VOCs. In this test, 12 paints claim to have low odour or low VOCs, and three claim no VOCs – see the table below. Those claiming zero VOCs may still contain tiny amounts (not enough to be noticeable). If you have respiratory problems or are sensitive to paint fumes, consider a low odour/low VOC paint, such as the Haymes, Australis and New Look paints in our What to Buy list (opposite), or a zero VOC paint – Resene is the best of those on test. ■

WHAT TO LOOK FOR

Coverage rate A larger coverage rate means the can of paint will go further. Most paints claim a maximum coverage rate of 14 or 16 m^2/L.

Low odour / Low VOCs See left for why low VOC content is beneficial.

Mould/mildew protection Contains an additive to inhibit the growth of mould, mildew and fungus. The Taubmans Easy Coat, Finish, Berger, Pascol and British Paints products contain an anti-mildew agent. You can also buy anti-mildew additives separately and mix them into a paint.

	PERFORMANCE				FEATURES		SPECIFICATIONS		COSTS	
	Overall score (%)	Hiding power score (%)	Scrub resistance score (%)	Stain resistance score (%)	Low odour / low VOCs	Zero VOCs	Recommended max. coverage rate (m^2/L)	Contact	Approximate price per litre ($)	Cost/ 10 m^2 coverage ($)
Taubmans Endure Interior Low Sheen	90	90	95	88			16	taubmans.com.au	16	10.00
Haymes Ultra Premium Interior Expressions Low Sheen Acrylic	88	99	55	70	✓		16	haymespaint.com.au	15	9.38
Australis Interior Pristine Low Sheen	86	87	80	88	✓		16	colourtrend.com	14	8.75
Finish Premium Interior Low Sheen	82	91	55	70			16	danks.com.au	15	9.38
New Look Xtrawear Low Sheen Acrylic	82	86	58	88	✓		14	paintaustralia.com.au	14	10.00
Duralex Premium Low Sheen	79	89	47	65	✓		16	duralexpaints.com.au	13	8.13
Taubmans Easy Coat Walls Low Sheen	79	80	82	68			16	taubmans.com.au	13	8.13
Taubmans Living Proof Silk Low Sheen	79	83	51	85	✓		16	taubmans.com.au	16	10.00
Accent Interior Premium Low Sheen	78	86	46	75	✓		16	mitre10.com.au	14	8.75
Pascol Living & Bedroom Interior Low Sheen	77	81	44	90	✓		16	wattyl.com.au	14	8.75
Solver Maxi Wash Ultra Premium Low Sheen	76	77	56	88			16	wattyl.com.au	15	9.38
Endura Trade Low Sheen Acrylic	75	79	44	90			16	danks.com.au	12	7.50
Resene Zylone Sheen VOC Free	75	78	63	75		✓	11	resene.com.au	16	14.55
Dulux Wash & Wear 101 Low Sheen	74	74	66	83	✓		16	dulux.com.au	17	10.63
Wattyl Interior Design i.d Luxury Low Sheen	73	71	66	88	✓		16	wattyl.com.au	16	10.00
Duralex Everclean Acrylic Low Sheen	71	74	54	75	✓		16	duralexpaints.com.au	19	11.88
Berger Premium Interior Acrylic Low Sheen	68	72	44	73	✓		16	berger.com.au	13	8.13
ecolour Eco Living Interior	68	72	47	70		✓	14	ecolour.com.au	18	12.86
Dulux Once Low Sheen Acrylic for Interiors	67	66	63	73			12	dulux.com.au	20	16.67
British Paints InColour Interior Low Sheen	66	70	40	73	✓		16	britishpaints.com.au	18	11.25
BIO Wall Paint Interior HD	56	52	58	70		✓	10	bioproducts.com.au	17	17.00

USING THE TABLE Scores The overall score is made up of: Hiding power: 70%; Scrub resistance: 15%; Stain resistance: 15%. All the paints score 100% for resistance to washing, so this is not factored into the score. **Approximate price per litre ($)** Based on 4L can, where possible – 4L or larger cans are most cost-effective per litre.

WHAT TO BUY

90%
Taubmans Endure Interior, $16/L

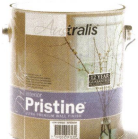
Good points
- Only excellent overall performer on test.
- Excellent hiding power.
- Best scrub resistance on test.
- Excellent wash resistance.
- Very good stain resistance.

Bad points
- None to mention.

88%
Haymes Ultra Premium Interior Expressions, $15/L

Good points
- Excellent hiding power – best on test.
- Excellent wash resistance.
- Good stain resistance.
- Low odour.

Bad points
- Only OK for scrub resistance.



86%
Australis Interior Pristine, $14/L

Good points
- Excellent wash resistance.
- Very good hiding power, stain and scrub resistance.
- Low odour.

Bad points
- None to mention.

82%
Finish Premium Interior, $15/L

Good points
- Excellent hiding power.
- Excellent wash resistance.
- Good stain resistance.

Bad points
- Only OK for scrub resistance.

82%
New Look Xtrawear, $14/L

Good points
- Excellent wash resistance.
- Very good hiding power.
- Very good stain resistance.
- Low odour.

Bad points
- Only OK for scrub resistance.

About the rest

Most of the other paints perform well overall but don't give as good hiding power or scrub resistance as the recommended paints. Wattyl disagreed with our results for the Wattyl and Solver paints, saying their testing has found better hiding power. Similar comments came from the Accent distributor. Bristol Easy Living was being reformulated at the time of testing, so we didn't include it.

PAINTING TIPS

- **Calculate the area to be painted**, multiply by two if you're applying two coats and divide by the paint's coverage rate (marked on the can) to work out how many litres you need.
- **Clean all paint flakes, dust and grime from the wall**. Fill any holes or cracks with a suitable filler and smooth the wall with fine sandpaper.
- **Clean any dust and debris from the can** to prevent it getting into the paint.
- **Stir the paint well with a flat paddle**, and also occasionally while painting.
- **Start with the ceiling**, and paint walls from top to bottom to avoid splashing areas you've already done.
- **Avoid painting in extreme heat**, cold or humidity.
- **Keep enough leftover paint for touch-ups**. Any excess should be sealed in a can and disposed of according to council guidelines.
- **Wipe excess water-based paint from your brushes on old newspaper** to clean, then soak them before a final rinse.

Blown away

Cool air for only a few cents a day? Why wouldn't you invest in one of these whizzes, asks **Chris Barnes**?

Ceiling fans can be an effective way to cool your home. They can't lower the room temperature like an air conditioner does, but by moving air over your skin and helping sweat evaporate, they cool you, much as a natural breeze does. They cost a lot less to buy and run than an air conditioner; the cost of electricity for running one of the tested fans for eight hours a day would typically be less than 20 cents a day.

This test includes three retractable blade models: the Fanaway EV01, Martec Wraptor (right) and Vento Sole. Their blades retract when not in use, making the fan appear more compact and helping prevent the blades from gathering dust. However, these fans don't have a blade diameter as large as the standard models we've tested (115-122cm vs 130-142cm), which may help explain their generally weaker performance. None of them deliver very effective air flow on either high or low speeds. The Wraptor is easy to use, reversible, and the best overall performer among the retractable blade models, but still doesn't compare well with most of the other non-retractable models. ▸

Nutshell

- A good ceiling fan should produce gentle but effective air movement on low speed and powerful air movement on high speed.
- Newly tested models here include three innovative retractable blade models, but sadly their performance wasn't impressive.

The Martec Wraptor, one of the retractable blade fans we tested

WHAT TO BUY

The fan speeds on these recommended models offer a wide range of airflows, making them the best all-rounders and suitable for both living areas and bedrooms if you'd like to use the same style of fan throughout your home. If you're after a fan for only one room type, check the table, page 72, for the models with high scores for that area.

87%
Omega New Yorker, $319

Good points
- Compact diameter is good for a smaller room.
- Easy to use with remote control.

Bad points
- Some mechanical noise observed.
- A little vibration.

85%
Hunter Pacific Typhoon 316, $511

Good points
- Strong air delivery on high speed setting.
- Stainless steel blades.

Bad points
- Excessive vibration.

81%
Hunter Pacific Typhoon Timber, $192

Good points
- Designed for tropical use.
- High average air speed on high.

Bad points
- None to mention.

WHAT TO LOOK FOR

Speeds All fans on test have three speeds: high (good for large rooms or for rapid cooling), medium, and low speed (good for bedrooms where a gentle breeze is best for sleeping).

Reversing the direction of the fan draws air upwards rather than pushing it downwards, aiding in moving warm air around in winter without creating a downward breeze in the room. This can be a useful supplement to a heater or air conditioner in winter.

Minimum fan height from the floor needs to be between 2.1m and 2.6m, depending on the model you choose, for the best performance. If your ceiling is significantly higher, you may need an extension rod to lower the fan to an optimal level.

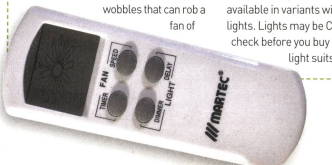
Fan balance kit This helps correct any wobbles that can rob a fan of efficiency and also lead to extra noise during operation.

Fan control options include a pull cord control on the bottom of the fan or a wall switch that usually replaces the light switch.

Remote control This not only provides a good level of control, it also allows easier fan installation in situations that make it difficult to rewire to a light switch.

Blade material can be metal (stainless steel or aluminium), wood (timber or MDF), plastic or even cloth on a frame (we haven't tested any of this type). Your choice will come down to personal style preference. We found no significant difference in cooling ability between fans with wood and metal blades, but models with the latter tend to be noisier.

Integrated light Some models are available in variants with or without lights. Lights may be CFL or halogen; check before you buy to make sure the light suits your needs.



STOCKPHOTO

For more details on ceiling fans, including how we test, log on to choice.com.au/ceilingfans

ABOUT THE REST

The models in the What to Buy list give a range of choices, among them blade material, number of blades, type of controls and integrated lights. However, several other models on test are good overall performers. Some aren't particularly powerful on high speed but are effective on low (or vice versa) and so would be worth considering specifically for a bedroom or living room as appropriate. Design and price may also play a part in your final decision.

	PERFORMANCE					FEATURES				SPECIFICATIONS
	Overall score (%)	Living room performance score (%)	Bedroom performance score (%)	Ease of use score (%)	Noise – at high speed	Remote control	Reversible	Balance kit provided	Integrated light	Fan control
Omega New Yorker	87	80	90	94	Quieter	✓	✓	✓	✓	Remote
Hunter Pacific Typhoon 316	85	90	90	67	Noisier	Optional	✓	✓	✓	Wall switch
Hunter Pacific Typhoon Timber	81	80	90	63	Quieter		✓	✓		Wall switch
Hunter Vista	78	90	70	68	Quieter		✓	✓	✓	Pull cord
Hunter Industrie II	75	70	90	54	Quieter		✓	✓		Wall switch
Omega Seattle	75	50	90	94	Quieter	✓	✓	✓	✓	Remote
Hunter Savoy	74	60	90	69	Quieter		✓	✓		Pull cord
Hunter Outdoor II	73	60	90	64	Noisier			✓		Wall switch
Hunter Sonic	73	60	90	63	Quieter		✓	✓		Wall switch
Hunter Pacific Aurora Alternatives 2	71	60	90	56	Quieter		✓	✓		Wall switch
Hunter Carera	70	70	70	68	Quieter		✓	✓		Pull cord
Hunter Pacific Concept 2	70	50	90	70	Quieter		✓	✓	✓	Wall switch
Omega Airspace	70	50	90	71	Quieter	Optional	✓	✓	✓	Wall switch
Martec Envirofan	68	40	90	78	Quieter	✓	✓	✓	✓ (A)	Remote
# **Beracove** Elegance 24001	67	40	90	74	Quieter	Optional	✓	✓	Optional	Wall switch
Cinni Milano	66	90	50	52	Noisier		✓			Wall switch
# **Intercept**	64	40	90	61	Quieter		✓	✓		Wall switch
Martec Quadrant	64	30	90	80	Quieter	✓	✓	✓	✓ (A)	Remote
# **Lucci** Futura Eco 210873	63	30	90	74	Quieter		✓	✓	✓	Wall switch
# **Martec** Orbital MCE276BN	63	30	90	73	Quieter		✓	✓	✓	Wall switch
Hunter Pacific Sycamore	61	40	90	43	Quieter	Optional				Wall switch
# **Sapphire** SAP1304BWHT	60	30	90	62	Quieter		✓	✓		Wall switch
# **Martec** Wraptor MFW120W	52	40	50	78	Quieter		✓	✓	✓	Wall switch
Airflow ACES56	51	60	30	74	Noisier		✓			Wall switch
Cinni Colonial	51	70	30	54	Noisier		✓	✓		Wall switch
HPM Air Boss WATCF13AW	50	40	50	72	Quieter		✓	✓		Wall switch
# **Hunter Pacific** EcO2	44	30	50	61	Quieter		✓	✓		Wall switch
# **Vento** Sole	43	50	30	56	Quieter			✓	✓	Wall switch
Hunter Low Profile III	42	40	30	69	Noisier		✓	✓		Pull cord
# **Hunter** Cabo Frio 24234	38	30	30	68	Quieter	Optional	✓	✓	Optional	Wall switch
# **Fanaway** EV01 Prevail 210899	35	30	30	55	Quieter			✓	✓	Wall switch

USING THE TABLE Scores The overall score is made up of: Living room performance 40%; Bedroom performance: 40%; Ease of use: 20%. **Living room performance** scores the ability of the fan to move air at high speeds, a setting more likely to be used in a larger area during the day. The more powerful, the better the score. **Bedroom performance** scores the ability of the fan to move air at the lowest setting, the most likely to be used at night while sleeping. A high score indicates the air movement is gentle and effective without being too weak or too powerful. **Noise** is measured in the test

	Fan power (W)	Number of blades	Recommended minimum fan height from floor (m)	Diameter of blades (cm)	Weight of blade (g)	Contact	Price ($)
od	66	5	2.4	130	247	omegaappliances.com.au	319
inless steel	80	4	2.4	132	645(B)	hunterpacific.com.au	511
od	80	4	2.1	132	264	hunterpacific.com.au	192
od	60	5	2.6	132	246	hunterfans.com.au	499
od	100	3	2.6	132	245	hunterfans.com.au	389
od	66	3	2.4	130	354	omegaappliances.com.au	269
od	100	5	2.6	130	294	hunterfans.com.au	399
inless steel	75	3	2.3	142	772 (B)	hunterfans.com.au	319
od	65	4	2.3	132	265	hunterfans.com.au	289
od	70	4	2.1	132	260	hunterpacific.com.au	214
od	85	3	2.6	132	224	hunterfans.com.au	389
od	70	4	2.1	132	264	hunterpacific.com.au	390
od	64	4	2.1	132	289	omegaappliances.com.au	189
od	65	5	2.1	130	307	marteceilingfans.com.au	349
od	56	5	2.1	132	300	beracove.com.au	195
inium	80	3	2.3	140	369	fanscity.com.au	309
od	70	4	2.1	132	289	hunterpacific.com.au/intercept	210
od	70	4	2.1	130	205	marteceilingfans.com.au	349
d	72	4	2.1	130	228	beaconlighting.com.au	219
ic	65	3	2.1	130	481	marteceilingfans.com.au	269
ic	70	1	2.4	138	2075	hunterpacific.com.au	834
d	60	4	2.3	130	258	impel.com.au	286
ic	70	4	2.1	120	329	marteceilingfans.com.au	369
inium	60	3	2.1	140	468 (B)	clipsal.com.au	202
inium	80	3	2.3	140	487 (B)	cinni.com.au	299
d	65	4	2.4	130	284 (B)	hpm.com.au	154
ic	55	4	2.1	132	412	hunterpacific.com.au	360
d	100	5	2.1	115	183	universalfans.com.au	899
d	81	5	2.3	132	244	hunterfans.com.au	289
ic	100	3	2.3	132	432	hunterfans.com.au	389
ic	52	4	2.1	122	238	beaconlighting.com.au	289

room one metre from the fan and is comparative only; it can vary depending on installation. Noisier models are about as loud as a typical conversational sound level. **Price** Recommended or typical retail price, as at August 2011.
TABLE NOTES # Newly tested. **(A)** Dimmable. **(B)** Includes bracket.

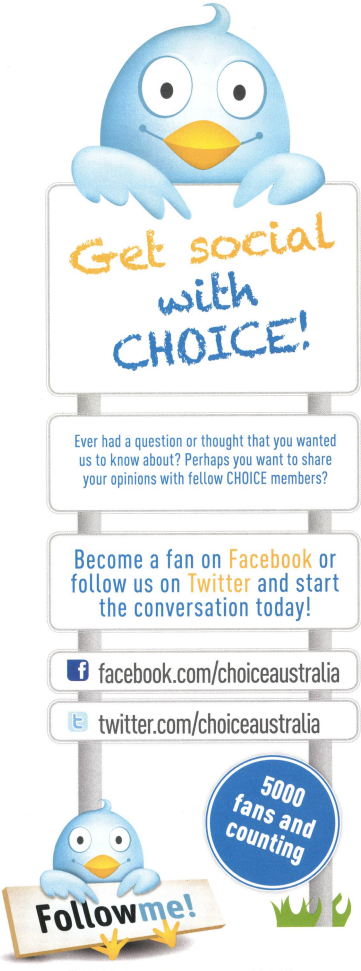
WHAT'S THE BUZZ?

Ceiling fans can sometimes produce a humming or buzzing noise. This may be caused by ripple control signals sent through the electricity supply (to switch devices such as hot water systems on and off for off-peak tariff switching). It can be fixed by having a signal filter installed by a qualified electrician, but is unlikely to be covered by the fan warranty. The filter has to be matched to the local signal; a good fan dealer or electrician should be able to recommend the correct model. However, in some cases the ripple control signal might be too strong to be effectively filtered.

KEEP YOUR COOL

A fan will be much more effective if your home is as heat-proof as possible. Useful steps include:

- **Sealing all the gaps** around your windows and doors.
- **Insulating your roof space** (see choice.com.au/insulation).
- **Installing blinds or curtains** over the inside of windows.
- **Installing external awnings** or double-glazing.
- **Talk to your architect or builder about good passive solar design** when renovating or building your house to help it stay cool (and warm) naturally.



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Index

A full index from 2007 onwards can be found at www.choiceextra.com.au (see below right for more information). Bold type indicates a product test, member survey or user trial report. Normal type indicates a CHOICE research report. *Indicates an update, addition or correction.

Ageing, healthy May
Air conditioners
large reverse-cycle Oct
portable **Nov**
small reverse-cycle **May**
Alternative diagnostics Jul
ANCAP update Mar, Sep
Antiperspirants Mar
Appliance reliability **Mar, May**
Australian-made Jun
AV receivers Oct

Bags, reusable Dec/Jan
Banking
comparison websites May
low-fee accounts Apr
online savings accounts Apr
satisfaction Oct
Back pain Mar
Barbecues, gas Dec/Jan
Bike lights Jun
Blower vacs **May**
Blu-ray players **Feb, Jul**
Brands, leading vs supermarket
Oct
Breakfast cereals Feb

Camcorders Dec/Jan, Jul
Cameras
compact Dec/Jan, Mar, Apr
Cards
charity Christmas Dec/Jan
gift Dec/Jan
Carbon tax Aug
Cars
child restraints Aug
fuel consumption labels Nov
hybrids, sustainable Nov, Mar
GPS Dec/Jan, Apr
insurance Feb
reliability Jun
rental May
safety testing Nov, Mar
tyres Jun
tyre pressure gauges Jun
Ceiling fans Oct, Sep
CFLs (light bulbs) **Feb*, Jul***
Cheese Nov
Child car restraints Aug
Chocolate, Fairtrade & organic
Dec/Jan
CHOICE
Awards Apr
Shonkys, The Nov
Christmas
cards, charity Dec/Jan
gifts Dec/Jan
Cinema costs Aug
Computers
reliability **Feb**
tablet **Aug**
Consumer
champions Apr
activism, online Sep
Cooktops,
gas **Apr**
ceramic **Sep**
Coolers **Nov**
Cordless phones **Feb, Aug**
Cots **Jun**
Credit cards
rewards (travel) Oct
surcharges Dec/Jan

Daily deal websites Dec/Jan
Dementia Sep
Deodorant (antiperspirants) Mar
Depression Oct
Diagnostics, alternative Jul
Digital
cameras Dec/Jan, Mar, Apr
radios **Apr**
Dishwashers **Feb, May, Aug**
Dry-cleaning Oct
Dryers, clothes **Mar**
DVRs **Oct, Jun***

Ebook readers
Dec/Jan, Feb*, Jul
Electric heaters **Jun**
Electric shavers (men's) **Aug**
Energy meters **Jul**
Eskies – see Coolers
Espresso machines **Mar**
Ethanol (E10) Nov

Fairtrade chocolate Dec/Jan
Fans, ceiling **Oct, Sep**
Fertility vitamins Sep
Financial planners Aug
Flight booking websites Sep
Food
breakfast cereals Feb
cheese Nov
chocolate, Fairtrade & organic
Dec/Jan
freshness Dec/Jan
gluten-free Sep
ice-cream **Feb**
labelling Jun
muesli Sep
nuts, mixed Dec/Jan
omega-3 oils Oct
restaurant hygiene schemes Apr
salt Oct
snacks, healthy Mar, May
steak Dec/Jan
takeaway chains, healthier Jun
vitamin-enhanced waters Feb
wastage Jul
Fridges Dec/Jan, Apr, Jul
Funeral insurance Feb

Games consoles May
Gas cooktops **Apr**
Gift cards Dec/Jan
Gluten-free foods Sep
Gold dealers Nov
GPS
in-car Dec/Jan, Apr
motorbike **Apr**
apps (smartphones) Aug
Group-buying websites Dec/Jan

Hair dyes (natural) Aug
Hair loss treatments Oct
Headphones, wireless May
Health
ageing May
alternative diagnostics Jul
back pain Mar
dementia Sep
depression Oct
Online Sep
insurance Jul
medical kits May
medical imaging Jun
pharmacies Mar
probiotics Jul
restaurant hygiene schemes Apr
sleep deprivation Aug
supplements Dec/Jan
tooth whitening Jun
weight-loss supplements May
Heating
electric heaters **Jun**
reverse-cycle air conditioners
May
water, options **Jul**
Hi-fi systems (mini) **Apr, Sep**
High chairs, portable **Jun**
High-tech supermarket shopping
Feb
Home & contents insurance Jun
Home
renovations **Jun**
sustainable building Aug
equity sales Sep
Home theatre systems **Nov**

Ice-cream Feb
Income protection insurance May
Indoor plants Sep
Inks, printer **Mar**
Insurance
car Feb
funeral Feb
health, extras & combined Jul
home & contents Nov, Jun
income protection May
satisfaction **Nov**
Irons, steam Feb

Juicers Aug

Kitchen utensils Dec/Jan, Feb*
Kettles, electric **Sep**

Labelling, food Jun
Landline phones **Feb, Aug**
Landlines vs mobiles Mar
Laundry detergents Jul
Light bulbs, CFLs **Feb*, Jul***
Low-fee bank accounts Apr

Meat substitutes May
Media players, portable **Dec/Jan**
Medical imaging Jun
Microwave ovens **Feb**
Mini hi-fis **Apr, Sep**
Mobile phones Jul
vs landlines Mar
carriers **Apr**
operating systems Sep
Next G Sep
Money
banking satisfaction Oct
comparison websites May
credit card surcharges Dec/Jan
financial planners Aug
home equity sales Sep
low-fee bank accounts Apr
online savings accounts Apr
Movie costs Aug
Muesli Sep

Nanoparticles, sunscreens Oct
Nuts, mixed Dec/Jan

Omega-3s Oct
Online
booking flights Sep
consumer activism Sep
savings accounts Apr
shopping Jul
Ovens, electric **Oct, Jun**

Paints, indoor Sep
Pharmacies Mar
Phones
cordless landline **Feb, Aug**
landline vs mobiles Mar
mobile Jul
smart **Mar, Jul**
Pillows **Feb**
Post, prices Sep
Pregnancy vitamins Sep
Printers
inks **Mar**
multifunction laser colour **Sep**
Probiotics **Jul**

Radios, digital Apr
Rangehoods **Jun**
Refrigerators – see Fridges
Renovations, home Jun
Restaurant hygiene schemes Apr
Retailers, best and worst Apr
Retirement villages **Mar**
Rewards credit cards (travel) Oct

Salt Oct
Set-top boxes **Mar**
Shavers, men's electric **Aug**
Shonkys, The Nov
Shopping, online Jul
Shopping psychology Aug
Sleep deprivation Aug
Slow cookers **Mar**
Smartphones **Mar, Jul**
Smartphone GPS apps **Aug**
Snacks, healthy May, Mar
Social media Oct
Solar (PV) panels **Mar*, Apr*, Jun**
Steak Dec/Jan
Steam mops **Mar**
Strollers **Aug**
Stereo systems Sep
Sunscreens, nanoparticles Oct
Supplements Dec/Jan
Sustainable
car fuels Nov, Mar
clothing Feb
toilet paper Oct
homes, building Aug
Supermarkets
brand names vs private labels
Oct
freshness, extending **Dec/Jan**
high-tech shopping **Feb**
Surcharges, credit card **Dec/Jan**

Tablet computers Aug
Tall consumers, problems Jul
Takeaway chains, healthier Jun
Telephones – see Phones
Televisions
94cm **Apr, Jul***
107cm **Apr, Jul***
117cm **Nov, Apr**
Toilet paper, sustainable Oct
Tooth whitening Jun
Travel
medical kits, vaccinations May
suitcase safety May
Tyres & pressure gauges Jun

Vacuum cleaners
bag/bin **Oct, Feb, Apr*, May, Aug**
stick **Nov**
Vitamin-enhanced waters Feb
Vaccinations, travel May

Washing machines
Nov, Apr, Aug
Weight control Feb, May
Wines **Nov**

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IRRESISTIBLY SMOOTH
PRALINES FILLED WITH
DELICIOUS LIQUID CENTRES
Chocolate Mint, Raspberry & Cream Dark

Chocolate without borders

Those traditional Lindt master chocolatiers with their Swiss manufacturing know-how all seem to have emigrated...

MERE CATS?

The realism is startling. Particularly in the case of the meerkat in the jaunty bandanna.

Hand Painted Set Of 4 Meerkats

Create A Delightful Scene In Your Garden

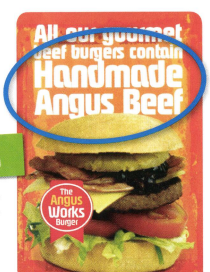
Set Of 4 delightful Meerkats have just emerged from their burrows and they're on the look-out for a new home! Standing in their trademark prose with bright alert eyes peeping out... Friends and neighbours will think they've read 'EMmy' push the stake to anchor into your lawn or garden. Made from polyresin. Measures 2 x 20cm (h (stake)) and 2 x 18.5cm (h (sponge)).

QS42 Set Of 4 Meerkats $34.95

Hard Word

NO BULL

Handmade beef? Really? It didn't come from cattle?



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In fact, there seem to be more exclusions than otherwise, leaving Ruth Rodell wondering what exactly she *can* use this voucher on.

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when you spend $50 or more in one transaction on your next purchase at Myer Melbourne City
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